



# Search Report

## EIC 3600

STIC Database Tracking Number: 280044

**To: Examiner Hao Fu**  
**Location: KNX 04 A79**  
**Art Unit: 3693**  
**Date: 4/26/2010**  
**Case Serial Number: 10711550**

**From: Aaron Gitzen**  
**Location: EIC3600**  
**KNX 04 A70**  
**Phone: (571) 272-3096**  
**aaron.gitzen@uspto.gov**

### Search Notes

Dear Examiner Fu :

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog.

References of interest are listed in the first part of the search results. Please scan through the remaining results for other possible references of interest.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Aaron Gitzen

<b>I. REFERENCES OF INTEREST .....</b>	<b>3</b>
A. Dialog.....	3
B. Additional Resources Searched.....	6
<b>II. INVENTOR SEARCH RESULTS FROM DIALOG .....</b>	<b>7</b>
<b>III. TEXT SEARCH RESULTS FROM DIALOG .....</b>	<b>9</b>
A. Patent Files, Abstract .....	9
B. Patent Files, Full-Text.....	42
<b>IV. TEXT SEARCH RESULTS FROM DIALOG .....</b>	<b>63</b>
A. NPL Files, Abstract.....	63
B. NPL Files, Full-text.....	76
<b>V. ADDITIONAL RESOURCES SEARCHED .....</b>	<b>89</b>

## I. References of Interest

### A. Dialog

37/3,K/3 (Item 3 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

19705143 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Making cheques more efficient**

ELECTRONIC PAYMENTS INTERNATIONAL

October 31, 2001

**Journal Code:** WEPI **Language:** English **Record Type:** FULLTEXT

**Word Count:** 3752

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...the operational workflow of banks by eliminating the need to move cheques physically from one **bank** to **another**, resulting in greater efficiency in the local banking industry.

A National Image Archive will facilitate the **storage** and retrieval of **cheque images** and also eliminate the need for **banks** to store physical cheques.

CTS will also be capable of clearing multi-currency cross-border...

Dialog eLink: [Order File History](#)

22/3K/14 (Item 10 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01269510

**ELECTRONIC PAYMENT CLEARING AND CHECK IMAGE EXCHANGE SYSTEMS AND METHODS**

SYSTEMES ET PROCEDES D'ECHANGE D'IMAGES DE CHEQUES ET DE COMPENSATION DE PAIEMENT ELECTRONIQUE

**Patent Applicant/Patent Assignee:**

- **THE CLEARING HOUSE PAYMENTS COMPANY LLC**  
100 Broad Street, New York, NY 10004; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **DUNN John P**  
46 Wantagh Avenue, East Islip, NY 11730; US; US (Residence); US (Nationality)
- **LEDFORD Stephen**  
1760 Providence Place Drive, Alpharetta, GA 30004; US; US (Residence); US (Nationality)
- **JACKSON Steve H**  
170 Prospect Avenue Apt. 7N, Hackensack, NJ 07601; US; US (Residence); US (Nationality)
- **WOOD Albert G**  
8 Landview Drive, Kings Park, NY 11754; US; US (Residence); US (Nationality)

**Legal Representative:**

- **CLAYTON Ronald A et al (agent)**  
Fitzpatrick, Cella, Harper & Scinto, 30 Rockefeller Plaza, New York, NY 10112-3801; US

	Country	Number	Kind	Date
Patent	WO	200574538	A2-A3	20050818
Application	WO	2005US2688		20050128
Priorities	US	2004768821		20040130

**Detailed Description:**

...rejected during the ECP edit 410 process. For example, an operator may manually correct codeline **data based** on a visual inspection of a **check image**. Alternatively, **image** data for an individual item or group of items may be requested from the collecting... ..receiving banks receive the ECP data payloads and post. They later receive the ECP image **data file** payloads, and store the **check images**. The receiving **bank** identifies exceptions, - 19 to create a payload consisting of a ECP disposition file. The ECP...

**Claims:**

12 An electronic check presentment (ECP) system in which ECP data and **check image** data are exchanged between a **host bank** and a **plurality** of other **banks** via a network, the ECP system comprising: a check processing device for processing paper checks... ..bank.  
15 A method for performing electronic check presentment (ECP) in which ECP data with **check image** data are exchanged between a **host bank** and a **plurality** of other **banks** via a **network**, the method comprising: generating ECP data including **check image** data from paper **checks**; - 42 generating outgoing ECP data files from the ECP data, each outgoing ECP data file...

Dialog eLink: [Order File History](#)

22/3K/23 (Item 19 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

00381317

**COMMUNICATION OF IMAGES OF ELECTRONIC FUNDS TRANSFER INSTRUMENTS**  
**COMMUNICATION D'IMAGES D'INSTRUMENTS DE TRANSFERT DE FONDS**  
**ELECTRONIQUES**

**Patent Applicant/Patent Assignee:**

- FINANCIAL SERVICES TECHNOLOGY CONSORTIUM
- THE FIRST NATIONAL BANK OF BOSTON
- UNISYS CORPORATION
- HUNTINGTON NATIONAL BANK
- CITIBANK N A
- LAWRENCE LIVERMORE NATIONAL LABORATORY
- INTERNATIONAL BUSINESS MACHINES CORPORATION

**Inventor(s):**

- WARNER Gerhard M Jr
- SHUTZER Daniel
- VERMEIRE Daniel R
- KRAJEWSKI William J
- SANDER Jo
- ROHRER Gene
- STANLEY Phil

	Country	Number	Kind	Date
Patent	WO	9722060	A1	19970619
Application	WO	96US20358		19961212
Priorities	US	95571099		19951212

**Detailed Description:**

...are at the same location or  
geographically separated.

In Fig. 4, bank 50 has an **image** capture system 62  
25 connected to its **server** . The **bank** which captures a **check**  
**image** is known as the **bank** of first image. The image

capture system includes a scanner 64 for obtaining an electronic... ..presentation of checks by a processing system 66, which may be connected to the 5 **bank's server**.

The **digital check image** and the codeline data are stored in a data store S6 known as an archive. The **bank** may transmit **both** the codeline data from the **check** and the **check image** data over the same **network**, although the codeline data and the **check image** need not be transmitted together. The archive 56 stores the data in a proprietary format... ..own use of the stored check images and codeline data such as for processing and **viewing**.

In an alternative embodiment, **check images** and data may be captured and stored by a third party repository 57. The repository would provide an archive **server** 59 for access to the stored **check images** and data by other **banking** institutions.

The applications must support communication of **check images** and requests in a standard format since each bank employs its own chosen proprietary image... ..incorporated by reference.

A system known as Image Locator Services (ILS) 72 located in the **bank** as part of its **server** processes **check** 20 **image** data, codeline data and query requests from the bank's proprietary format into the X9...

## B. Additional Resources Searched

[Insert]

## II. Inventor Search Results from Dialog

File 20:Dialog Global Reporter 1997-2010/Apr 26  
 (c) 2010 Dialog  
 File 15:ABI/Inform(R) 1971-2010/Apr 24  
 (c) 2010 ProQuest Info&Learning  
 File 610:Business Wire 1999-2010/Apr 26  
 (c) 2010 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 613:PR Newswire 1999-2010/Apr 26  
 (c) 2010 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 634:San Jose Mercury Jun 1985-2010/Apr 23  
 (c) 2010 San Jose Mercury News  
 File 624:McGraw-Hill Publications 1985-2010/Apr 26  
 (c) 2010 McGraw-Hill Co. Inc  
 File 9:Business & Industry(R) Jul/1994-2010/Apr 24  
 (c) 2010 Gale/Cengage  
 File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17  
 (c) 2010 Gale/Cengage  
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 08  
 (c) 2010 Gale/Cengage  
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23  
 (c) 2010 Gale/Cengage  
 File 16:Gale Group PROMT(R) 1990-2010/Apr 22  
 (c) 2010 Gale/Cengage  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23  
 (c) 2010 Gale/Cengage  
 File 471:New York Times Fulltext 1980-2010/Apr 26  
 (c) 2010 The New York Times

Set	Items	Description
S1	0	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	26628	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	889	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	0	S1 AND S2 AND S3

File 2:INSPEC 1898-2010/Apr W3  
 (c) 2010 The IET  
 File 35:Dissertation Abs Online 1861-2010/Mar  
 (c) 2010 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2010/Apr 22  
 (c) 2010 BLDSC all rts. reserv.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb  
 (c) 2010 The HW Wilson Co.  
 File 474:New York Times Abs 1969-2010/Apr 26  
 (c) 2010 The New York Times  
 File 475:Wall Street Journal Abs 1973-2010/Apr 26  
 (c) 2010 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 Gale/Cengage

File 256:TecTrends 1982-2010/Apr W4  
 (c) 2010 Info.Sources Inc. All rights res.  
 File 23:CSA Technology Research Database 1963-2010/Feb  
 (c) 2010 CSA.  
 File 7:Social SciSearch(R) 1972-2010/Apr W3  
 (c) 2010 The Thomson Corp  
 File 34:SciSearch(R) Cited Ref Sci 1990-2010/Apr W3  
 (c) 2010 The Thomson Corp  
 File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
 (c) 2006 The Thomson Corp

Set	Items	Description
S1	35	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	54263	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	2458	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	0	S1 AND S2 AND S3

File 348:EUROPEAN PATENTS 1978-201016  
 (c) 2010 European Patent Office  
 File 349:PCT FULLTEXT 1979-2010/UB=20100422|UT=20100415  
 (c) 2010 WIPO/Thomson  
 File 324:GERMAN PATENTS FULLTEXT 1967-201014  
 (c) 2010 UNIVENTIO/THOMSON

Set	Items	Description
S1	0	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	5493	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	698	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	0	S1 AND S2 AND S3

File 350:Derwent WPIX 1963-2010/UD=201026  
 (c) 2010 Thomson Reuters  
 File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)  
 (c) 2010 JPO & JAPIO  
 File 344:Chinese Patents Abs Jan 1985-2006/Jan  
 (c) 2006 European Patent Office

Set	Items	Description
S1	2	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	5383	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	338	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	1	S1 AND S2 AND S3



### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2010/UD=201026  
(c) 2010 Thomson Reuters  
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)  
(c) 2010 JPO & JAPIO  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

Set	Items	Description
S1	12872	(CHECK? ? OR CHEQUE? ?) (4N) (IMAGE? ? OR PICTURE? ? OR GRAPHIC? ? OR PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW??? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL? OR DIGITIS? OR DIGITIZ?)
S2	242	S1(8N) (BANK??? OR BANC OR BANCS OR FINANCIAL() INSTITUTION? ? OR SAVING??(2W) LOAN? OR S()L OR CREDIT() UNION? ?)
S3	18151	(PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR SEVERAL?? OR TWO? ?) (5N) (BANK??? OR BANC OR BANCS OR FINANCIAL() INSTITUTION? ? OR SAVINGS(2W) LOAN? OR S()L OR CREDIT() UNION? ?)
S4	1112	S1(7N) (SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ? OR MAIN() FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR WEBSEVER? ? OR STORAGE? ?)
S5	348	S1(7N) (DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??) () (BASE? ? OR BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))
S6	355	S1(8N) (DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD() DRIVE? ?)
S7	250	(CHECK? ? OR CHEQUE? ?) (3N) (IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL?? OR DIGITIZ?) (3N) (SERVER? ? OR DATABASE? ? OR DRIVE? ?)
S8	242	S1 AND S2
S9	68	S8 AND S3
S10	22	S9 AND S4
S11	348	S1 AND S5
S12	15	S11 AND S2
S13	355	S1 AND S6
S14	15	S13 AND S2
S15	208	S1 AND S7
S16	21	S15 AND S2
S17	51	S10 OR S12 OR S14 OR S16
S18	51	IDPAT (sorted in duplicate/non-duplicate order)
S19	51	IDPAT (primary/non-duplicate records only)
S20	43	S19 AND IC=(G06Q OR G06F OR G06K)

## Dialog eLink: [Order File History](#)

20/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0019360719 *Drawing available*

WPI Acc no: 2009-M27579/200953

**Computer-implemented electronic check image determining method for bank paper check, involves reading electronic check image, and reporting failure value to entity creating electronic check image, where failure value is stored in database**

Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N); FEDERAL RESERVE BANK CLEVELAND (RESE-N); FEDERAL RESERVE BANK KANSAS CITY (RESE-N); FEDERAL RESERVE BANK RICHMOND (RESE-N)

Inventor: BREEDEN B T; MUELLER R L; NORI V S; SCHAADT T E

Patent Family ( 1 patents, 1 countries )						
Patent Number	Kind	Date	Application Number	Kind	Date	Update Type
US 20090196485	A1	20090806	US 200812079	A	20080131	200953 B

Priority Applications (no., kind, date): US 200812079 A 20080131

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20090196485	A1	EN	14	4	

**Computer-implemented electronic check image determining method for bank paper check, involves reading electronic check image, and reporting failure value to entity creating electronic check image, where failure value is stored in database** Original Titles: Tag validation for efficiently assessing electronic check image quality Alerting Abstract ...NOVELTY - The method involves reading an electronic check image comprising multiple tags, and determining whether the tags meet a tag standard. The electronic check image is not suitable for image quality analysis process when the tags dissatisfy the tag standard... ..valid or invalid. A failure value is reported to an entity that creates the electronic check image, and the failure value is stored in a database. USE - Computer-implemented method for determining whether an electronic check image is suitable for image quality analysis process during processing of a bank paper check through a commercial banking system... ..ADVANTAGE - The method enables efficient assessment of the quality of the electronic check image, and the validated tags improve efficiency of the image quality analysis process. The method reports the failure value that indicates a reason for the unsuitability of the check image, thus enabling an institution or operator to correct the image or create another suitable image... ..DESCRIPTION OF DRAWINGS - The drawing shows a flowchart of a computer-implemented electronic check image determining method. Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date G06K-0009/00... G06K-0009/00... Original Publication Data by Authority Argentina Publication No. Original Abstracts: Efficiently assessing the quality of an

electronic **check image** by determining whether the **check image** is suitable for **image** quality analysis prior to performing the **image** quality analysis. A **check** processing module of a check processor can determine whether the **check image** is suitable for **image** quality analysis by validating certain tags in the image. For example, such validation can include determining whether the **check image** includes certain mandatory tags and whether any optional tags present in the **image** are valid. The **check** processing module can determine that the **check image** is not suitable for image quality analysis if it does not include the mandatory tags... .. any invalid optional tags. The check processing module can assign a failure value to any **check image** that is not suitable for image quality analysis. The failure value can indicate a reason for the unsuitability of the **check image**. **Claims:** What is claimed is: 1. A computer-implemented method for determining whether an electronic **check image** is suitable for **image** quality analysis, comprising the steps of: reading an electronic **check image** comprising a plurality of tags; determining whether the plurality of tags meet a tag standard... .. that the plurality of tags do not meet the tag standard, determining that the electronic **check image** is not suitable for image quality analysis.

## Dialog eLink: [Order File History](#)

20/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0019320615 *Drawing available*

WPI Acc no: 2009-L92732/200950

Related WPI Acc No: 2009-L92578; 2009-L92734; 2009-L93096

**Check processing method used in financial institutions, involves transferring image of check to server, and processing it to create bi-tonal image of check for data extraction**

Patent Assignee: NEPOMNIACHTCHI G (NEPO-I)

Inventor: NEPOMNIACHTCHI G

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090185738	A1	20090723	US 2008346047	A	20081230	200950	B
			US 200822279	P	20080118		

Priority Applications (no., kind, date): US 200822279 P 20080118; US 2008346047 A 20081230

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20090185738	A1	EN	36	19	Related to Provisional	US 200822279

Check processing method used in financial institutions, involves transferring image of check to server, and processing it to create bi-tonal image of check for data extraction Original  
**Titles:**METHODS FOR MOBILE **IMAGE** CAPTURE AND PROCESSING OF CHECKS **Alerting**  
**Abstract** ...NOVELTY - An **image** of a **check** is captured (704) using a mobile communication device. The captured image is transferred to a server, and is processed (710) to create a bi-tonal **image** of the **check** for data extraction. ...ADVANTAGE - The optimization and enhancement of the **check image** are enabled by capturing its **image** and then transmitting the **image** to a server, and the **check** can be processed automatically and reliably... ...704 Capture of **check image** **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00... G06K-0009/00...**  
Original Publication Data by AuthorityArgentina**Publication No. Claims:** What is claimed is: 1 . A method for mobile **image** capture and processing for **checks**, comprising: capturing an **image** of a **check** using the mobile communication device; transmitting the image to a server; and processing the image to create a bi-tonal **image** of the **check** for data extraction.

## Dialog eLink: [Order File History](#)

20/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0019221119 *Drawing available*

WPI Acc no: 2009-K91710/200944

**Self-service check depositing terminal e.g. image-based check depositing automated teller machine, operating method for clearing check, involves sending transaction data and check image data to check data consolidation server**

Patent Assignee: NCR CORP (NATC)

Inventor: ANCELL M; DELL C M; GAWNE S C

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090164372	A1	20090625	US 20074362	A	20071220	200944	B

Priority Applications (no., kind, date): US 20074362 A 20071220

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20090164372	A1	EN	14	7	

**Self-service check depositing terminal e.g. image-based check depositing automated teller machine, operating method for clearing check, involves sending transaction data and check image data to check data consolidation server** **Original Titles:**Methods of processing data captured during a deposit transaction conducted at an **image-based self-service check depositing terminal** **Alerting** **Abstract** ...URL associated with a check data consolidation server (122) other than an authentication server of **another financial institution** (120) is received from the former **financial institution** based upon the ID data, Transaction data and **check image** data are sent to the check data consolidation server (122) based upon the message, so... server other than an authentication server of a financial institution to clear checks between the **financial institution** and **another financial institution**.... USE - Method for operating a self-service **check** depositing terminal e.g. **image-based check** depositing automated teller machine (ATM) (claimed) such as **NCR PERSONAS 6676** (RTM: Not defined) ATM... ADVANTAGE - The method allows a self-service check depositing terminal to send the transaction and **check image** data to the consolidation **servers** the **financial institutions**, regardless of the owner of the self-service check depositing terminal, thus allowing the self**Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00... G06Q-0040/00...** Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**and (ii) is based upon the ID data which has been processed at the first **financial** institution; and sending transaction data and **check image** data to the **check** data consolidation **server** which is other than an authentication server of the second financial institution based upon the...

## Dialog eLink: [Order File History](#)

20/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0018648203 *Drawing available*

WPI Acc no: 2009-E04905/200909

**Method for operating remote check image capture system, involves transmitting captured check images to bank server while scanning other checks to start balancing checks without waiting for scanning of all checks in batch**

Patent Assignee: NCR CORP (NATC)

Inventor: GAWNE S C

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090018960	A1	20090115	US 2007827867	A	20070713	200909	B

Priority Applications (no., kind, date): US 2007827867 A 20070713

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20090018960	A1	EN	7	3	

**Method for operating remote check image capture system, involves transmitting captured check images to bank server while scanning other checks to start balancing checks without waiting for scanning of all checks in batch** **Original Titles:**Method of operating a remote **check image** capture system and an apparatus therefor **Alerting Abstract ...NOVELTY** - A batch of **checks** is scanned by a **check** scanner provided in a commercial facility, to output a stream of captured **check** images. The captured **check** images are stored locally. The captured **check** images are transmitted to a **bank server** while **scanning** other **checks** to allow a human operator to start the balancing **checks** without waiting for the **scanning** of all **checks** in the batch. **DESCRIPTION** - An **INDEPENDENT CLAIM** is included for apparatus for operating remote **check image** capture system... **USE** - Method for operating remote **check image** capture system... **ADVANTAGE** - Since the operator need not to wait until the **check** images are transmitted from a remote capture client to the bank server, the amount of time perceived by the operator to transmit the **check** images is reduced. Thus, the overall workflow is improved... **DESCRIPTION OF DRAWINGS** - The drawing shows a flowchart of the process of operating remote **check image** capture system... **110** Receiving **scanned check image** data... **130** Storing **check image** data with identification number in local memory... **140** Transmitting **check image** data with identification number to **bank server** **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00... G06Q-0040/00...** Original Publication Data by Authority **Argentina** **Publication No. Original Abstracts:** A method is provided of operating a remote **check image** capture system. The method comprises **scanning** a batch of **checks** to provide a stream of captured **check images**, locally storing the captured **check images**, and transmitting the captured **check images** to a **bank server** while other **checks** are being **scanned** to enable a human operator to begin balancing checks without having to wait until all checks of the batch of **checks** have been **scanned**. **Claims:** What is claimed is: **1.** A method of operating a remote **check image** capture system, the method comprising: **scanning** a batch of **checks** to provide a stream of captured **check images**; locally storing the captured **check images**; and transmitting captured **check images** to a **bank server** while other **checks** are being **scanned** to enable a human operator to begin balancing checks without having to wait until all checks of the batch of **checks** have been **scanned**.

## Dialog eLink: [Order File History](#)

20/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0018590483 *Drawing available*

WPI Acc no: 2009-A88881/200904

XRFX Acc No: N2009-064809

**Secure check capture device for use in banking system, has controller to route checks successfully scanned by check scanner into secure check storage-area**

Patent Assignee: WALTERS R (WALT-I)

Inventor: WALTERS R

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090001158	A1	20090101	US 2007937334	P	20070627	200904	B
			US 200833437	A	20080219		

Priority Applications (no., kind, date): US 2007937334 P 20070627; US 200833437 A 20080219

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20090001158	A1	EN	11	6	Related to Provisional	US 2007937334

**Secure check capture device for use in banking system, has controller to route checks successfully scanned by check scanner into secure check storage-area** **Alerting Abstract** ...comprise a check scanner (104) to electronically capture information from several checks. A controller routes **checks** successfully **scanned** by the **check** scanner into a secure check **storage-area** (103). ...DESCRIPTION OF DRAWINGS - The drawing shows a schematic top cross-sectional **view** of the secure **check** capture... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0005/00...** **G06K-0005/00...** Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**one or more checks. The check capture device also includes control logic configured to route **checks** successfully **scanned** by the **check** scanner into the secure check **storage** area. A method of capturing check information is also disclosed. ...**Claims:**to electronically capture information from one or more checks; (c) control logic configured to route **checks** successfully **scanned** by the **check** scanner into the secure check **storage-area**.

## Dialog eLink: [Order File History](#)

20/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0017969458 *Drawing available*

WPI Acc no: 2008-H89782/200850

Related WPI Acc No: 2003-139627

XRPX Acc No: N2008-633018

**Computerized authorized checks accepting method for electronic check -processing system, involves transmitting image of check to third party service provider, where provider processes check by retrieving statistical data**

Patent Assignee: GREEN P H (GREE-I); LABADIE T S (LABA-I); PENA G M (PENA-I); SIEMBIEDA J D (SIEM-I)

Inventor: GREEN P H; LABADIE T S; PENA G M; SIEMBIEDA J D

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080162351	A1	20080703	US 1999259619	A	19990301	200850	B
			US 2001273924	P	20010307		
			US 200290360	A	20020304		
			US 200846973	A	20080312		

Priority Applications (no., kind, date): US 1999259619 A 19990301; US 2001273924 P 20010307; US 200290360 A 20020304; US 200846973 A 20080312

**Computerized authorized checks accepting method for electronic check -processing system, involves transmitting image of check to third party service provider, where provider processes check by retrieving statistical data** Alerting Abstract ...**NOVELTY** - The method involves scanning a check from a check writer at a merchant location to acquire a check image. The image of the check is transmitted to a third party service provider. The provider processes the check by retrieving... low. The merchant is provided with an option to override the decline and accept the check. The image is stored in an image repository, and a sight draft of the check is printed. The image of the check is deposited for processing in a bank account. ...and receives payment on the checks electronically from the third-party service provider while the image of the check writer's check is stored electronically and the payment is presented through the normal check... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... **G06Q-0030/00** **G06Q-0020/00**... **G06Q-0030/00** Original Publication Data by Authority Argentina **Publication No. ...Original Abstracts:**and receive payment on the same electronically from a third-party service provider while the image of the check writer's check is stored electronically and the payment itself is presented through the normal... **...Claims:**payment on the same electronically from a third-party service provider comprising the following steps:scanning a check from a check writer at a merchant location to acquire a check image;transmitting the image of the check to a third party service provider, wherein the third party service provider processes the check using the following steps:retrieving statistical data related to the check writer from the check image;validating the statistical data against a database of check writer data to determine a probability that the check will be honored;notifying the merchant... low, and providing the merchant with an option to override the decline and accept the check;storing the check image in an image repository;printing a sight draft of the check; anddepositing the image of the check in a bank account for processing.



## Dialog eLink: [Order File History](#)

20/3.K/11 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0017801871 *Drawing available*

WPI Acc no: 2008-G22327/200839

XRPX Acc No: N2008-485654

**Check depositing transaction bank processing method, involves storing data file representing image of transaction receipt provided to bank customer in storage unit as record of check depositing transaction for bank**

Patent Assignee: NCR CORP (NATC)

Inventor: LUGG R P; MEIDELL C

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080061126	A1	20080313	US 2006517854	A	20060908	200839	B
US 7637423	B2	20091229	US 2006517854	A	20060908	201002	E

Priority Applications (no., kind, date): US 2006517854 A 20060908

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20080061126	A1	EN	8	5	

**Alerting Abstract ...NOVELTY** - The method involves receiving a check for depositing from a **bank** customer. An image e.g. color **image**, of the received **check** is captured. A transaction receipt (50) is provided as a record of check depositing transaction... ..bank customer. The receipt is provided with transaction-specific information e.g. transaction date, the **image** of the received **check**, and a full **image** of a deposit slip. A **data file** representing an image of the transaction receipt provided to the bank customer is stored in... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date ...**G06Q-0040/00** ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**depositing transaction between a bank customer and the bank. The method comprises receiving from the **bank** customer at least one **check** for depositing, capturing an **image** of the at least one check received from the bank customer, providing the bank customer... .. can lead to a dispute with the bank. In one form of the invention, the **bank** creates a deposit slip which contains a **picture** of each **check** which was deposited, and also a **picture** of each **check** which was removed from the deposit process. This deposit slip creates a historical record of...  
**...Claims:**depositing transaction between a bank customer and the bank, the method comprising:receiving from the **bank** customer at least one **check** for depositing;capturing an **image** of the at least one check received from the bank customer;providing the bank customer... .. more checks and a deposit slip; b) capturing an image of each of the received **checks** and a first **image** of the deposit slip; c) electronically on a processor generating a transaction receipt which contains...

## Dialog eLink: [Order File History](#)

20/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0017709494 *Drawing available*

WPI Acc no: 2008-F29944/200835

XRPX Acc No: N2008-413860

**Check image data aggregation method for electronic financial data transactions process in bank, involves retrieving primary check image and secondary check image using primary identifier and secondary identifier, respectively**

Patent Assignee: BANK OF AMERICA CORP (BANK-N); BRIGGS G (BRIG-I); RONCA J (RONC-I)

Inventor: BRIGGS G; RONCA J

Patent Family ( 3 patents, 120 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080080760	A1	20080403	US 2006827396	P	20060928	200835	B
			US 2007864506	A	20070928		
WO 2008040012	A2	20080403	WO 2007US79975	A	20070928	200835	E
WO 2008040012	A3	20080703	WO 2007US79975	A	20070928	200845	E

Priority Applications (no., kind, date): US 2006827396 P 20060928; US 2007864506 A 20070928

**Check image data aggregation method for electronic financial data transactions process in bank, involves retrieving primary check image and secondary check image using primary identifier and secondary identifier, respectively** Original Titles: Aggregation of Check Image Data...

...AGGREGATION OF CHECK IMAGE DATA... ...RECOUPEMENT DE DONNEES D'IMAGE DE CHEQUE Alerting Abstract ...NOVELTY - The method involves receiving a request for a primary **check image** and a secondary **check image**, where the request comprises a primary identifier associated with the primary **check image** and a secondary identifier associated with the secondary **check image**. The primary **check image** and the secondary **check image** are retrieved using the primary identifier and the secondary identifier from a **banking** entity. The **two check images** are transmitted in response to the request. ... a computer readable media storing program code having instructions for a **processor** for performing aggregation of **check image** data a system for aggregation of **check image** data... ... USE - Method for aggregation of **check image** data associated with an electronic draft for an electronic financial data transactions process in a... ... reducing the legal impediments to check truncation. The method facilitates prevention of unauthorized access to **check images** efficiently... ... DESCRIPTION OF DRAWINGS - The drawing shows a flowchart illustrating a method for aggregation of **check image** data. Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date G06K-0009/00... G06K-0009/00... Original Publication Data by Authority Argentina Publication No. Original Abstracts: A method includes receiving a request for a first **check image** and a second **check image**. The request includes a first identifier associated with the first **check image** and a second identifier associated with the second **check image**. The method further includes retrieving the first **check image** using the first identifier. The method also includes retrieving the second **check image** using the second identifier. The method further includes transmitting the first

**check image** and the second **check image** in response to the request... ... A method includes receiving (506) a request for a first **check image** and a second **check image**. The request includes a first identifier associated with the first **check image** and a second identifier associated with the second **check image**. The method further includes retrieving (510) the first **check image** using the first identifier. The method also includes retrieving (510) the second **check image** using the second identifier. The method further includes transmitting (512) the first **check image** and the second **check image** in response to the request... ... La presente invention concerne un procede comprenant la reception (506) d'une requete de premiere **image de cheque** et de seconde **image de cheque**. La requete comporte un premier identificateur associe a la premiere **image de cheque** et un second identificateur associe a la seconde **image de cheque**. De plus, le procede comporte la recuperation (510) de la premiere **image de cheque** au moyen du premier identificateur. Le procede comprend aussi la recuperation (510) de la seconde **image de cheque** au moyen du second identificateur. Le procede comprend egalement la transmission (512) de la premiere **image de cheque** et de la seconde **image de cheque** en reponse a la requete.

**Claims:**What is claimed is:1. A method comprising:receiving a request for a first **check image** and a second **check image**, wherein the request comprises a first identifier associated with the first **check image** and a second identifier associated with the second **check image**;retrieving the first **check image** using the first identifier;retrieving the second **check image** using the second identifier; andtransmitting the first **check image** and the second **check image** in response to the request.

## Dialog eLink: [Order File History](#)

20/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0017349274 *Drawing available*

WPI Acc no: 2008-B69713/200812

XRPX Acc No: N2008-134299

**Online banking application check image download command set determination method for use in an accounting software includes comparing command sets to determine minimal set of commands for online banking application to send check images**

Patent Assignee: KIRKENDALL K A (KIRK-I); PFEIFFER J O (PFEI-I); RAINWATER M J (RAIN-I)

Inventor: KIRKENDALL K A; PFEIFFER J O; RAINWATER M J

Patent Family ( 1 patents, 1 countries )						
Patent Number	Kind	Date	Application Number	Kind	Date	Update Type
US 20080021828	A1	20080124	US 2006489314	A	20060719	200812 B

Priority Applications (no., kind, date): US 2006489314 A 20060719

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20080021828	A1	EN	13	5	

**Online banking application check image download command set determination method for use in an accounting software includes comparing command sets to determine minimal set of commands for online banking application to send check images** Alerting Abstract ...accounting software application. The command set is a sequence of commands that causes an online **banking** application to send the **check images** to the application. The sequence begins with a predefined starting-command and ending with a... ...are compared to determine a minimal set of commands that causes the sending of the **check images**. The minimal set is sent to the application which downloads **check images** from the online **banking** application. ... method for performing automatic check reconciliation; apparatus that determines a set of commands to download **check-images** from an online-**banking**-application; **computer-readable storage medium** storing instructions... ... **USE** - Method for determining a set of commands to download **check-images** from an online-**banking**-application for use in accounting software... ... **ADVANTAGE** - The minimal set of commands enables application to retrieve **check-images** from online-**banking**-application with minimal user-interaction. User can then initiate **check-image** retrieval with a single command... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00...** **G06Q-0040/00...** Original Publication Data by Authority Argentina **Publication No. ...Original Abstracts:**of the present invention provides a system for determining a set of commands to download **check-images** from an online-**banking**-application. During operation, the system receives a plurality of command-sets from an application, wherein a command-set is a sequence of commands that causes an online-**banking**-application to send one or more **check-images** to the application. Next, the system compares the command-sets to determine a minimal set of commands that cause the online-**banking**-application to send the **check-images** to the application. The system then sends the minimal set of commands to one or more applications which download **check-images** from the online-**banking**-application. One embodiment of the present invention provides a system for performing automatic check reconciliation. During operation, the system receives a **check-image** from an online-**banking**-application. Subsequently, the system processes the **check-image** to obtain financial information associated with a **check** represented by the **check-image**. Next, the system creates a ledger-entry for the **check-image**, wherein the ledger-entry is a record of a financial transaction. The system then populates... **Claims:**What is claimed is: 1. A method for determining a set of commands to download **check-images** from an online-**banking**-application, comprising:receiving a **plurality** of command-sets from an application, wherein a command-set is a sequence of commands that causes an online-**banking**-application to send one or more **check-images** to the application;comparing the command-sets to determine a minimal set of commands that cause the online-**banking**-application to send the **check-images** to the application; andsending the minimal set of commands to one or more applications which download **check-images** from the online-**banking**-application.

**Dialog eLink:** [Order File History](#)

20/3,K/15 (Item 15 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0016703729 *Drawing available*

WPI Acc no: 2007-418810/200740

Related WPI Acc No: 2004-346831

XRPX Acc No: N2007-314716

**Cheque fraud detection system for banking industry, has detection module passing cheque image through optical character recognition process to read what is written on cheque and to match results against issuance database**

Patent Assignee: ELECTRONIC IMAGING SYSTEMS CORP (ELIM-N)

Inventor: DOUGLAS D J; LEVESQUE M

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070064991	A1	20070322	US 2002418161	P	20021015	200740	B
			US 2002309818	A	20021205		
			US 2006518450	A	20060911		
US 7366339	B2	20080429	US 2006518450	A	20060911	200833	E

Priority Applications (no., kind, date): US 2002418161 P 20021015; US 2002309818 A 20021205; US 2006518450 A 20060911

Patent Details						
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20070064991	A1	EN	16	6	Related to Provisional	US 2002418161
					Continuation of application	US 2002309818

**Cheque fraud detection system for banking industry, has detection module passing cheque image through optical character recognition process to read what is written on cheque and to match...**  
**Alerting Abstract** ...the information associated with a cheque at the time of the original preparation of the cheque. A scanner (16) scans the cheque and generates a **digital cheque image**. A detection module (20) passes the **cheque image** through an optical character recognition (OCR) process to read what is written on the cheque... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00...** ...**G06K-0009/72** **G06K-0009/00...** ...**G06K-0009/00...** ...**G06K-0009/72** Original Publication Data by AuthorityArgentinaPublication No. **Original Abstracts:**A system and method for detecting **cheque** fraud includes a **cheque scanning** module and a detection module. The **cheque scanning** module **scans cheques** and matches the encoded Magnetic Ink Character Recognition (MICR) data (i.e. serial number, Customer... ... in an issuance database which contains client provided cheque particulars. The detection module passes the **cheque images** through an optical character recognition (OCR) process to read what is written on the cheque... ... A system and method for detecting **check** fraud includes a **check scanning** module and a detection module. The **check scanning** module **scans checks** and matches the encoded Magnetic Ink Character Recognition (MICR) data (i.e.

serial number, Customer... ... in an issuance database which contains client provided check particulars. The detection module passes the **check images** through an optical character recognition (OCR) process to read what is written on the check... ...**Claims:**for storing information associated with a cheque at the time of original preparation of the **cheque**;(b) a scanner for **scanning the cheque** and generating a **digital cheque image**;(c) a detector module comprising:(i) a first optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... second optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image**, said second engine having a higher accuracy than said first engine and being operated according... ... third optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... fourth optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image**, and for determining whether the recognized characters match the characters associated with the cheque at... ... time of original preparation, said fourth engine being adapted to enhance the resolution of the **cheque image** prior to reading;(d) a verification module for allowing manual verification of the cheque if... ... storing information associated with a cheque at the time of the original preparation of the **cheque**;(b) a **scanned cheque database** for storing a **scanned cheque image** of the **cheque**;(c) a detector module comprising: (i) a first optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image** and for determining whether the recognized characters match the characters associated with the cheque at the time of original preparation;(ii) a second optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image**, said second engine programmed to perform recognition at a slower rate than the first engine... ... the time of original preparation;(iii) a third optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... of default character recognition settings;(iv) a fourth optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image**, and for determining whether the recognized characters match the characters associated with the cheque at... ... time of original preparation, said fourth engine being programmed to enhance the resolution of the **scanned cheque image** prior to reading;said detector module directing the character recognition being conducted by at least... ... cheque type of the cheque;(d) a verification module for allowing manual verification of the **scanned cheque image** if none of said first, second, third and fourth engines has determined that the recognized...

## **Dialog eLink:** [Order File History](#)

20/3,K/16 (Item 16 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0016474251 *Drawing available*  
WPI Acc no: 2007-190480/200719  
XRPX Acc No: N2007-139426

**Image-based check depository automated teller machine (ATM) operation method involves transmitting image of check received from individual, to financial institution with reference to data acquired from ID card of individual**

Patent Assignee: NCR CORP (NATC); NCR INT INC (NATC)

Inventor: LOZIER B L; MORGAN J D; UPDIKE M S

Patent Family ( 4 patents, 37 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060289630	A1	20061228	US 2005159080	A	20050622	200719	B
EP 1739612	A2	20070103	EP 2006252193	A	20060424	200719	E
US 7461773	B2	20081209	US 2005159080	A	20050622	200901	E
EP 1739612	A3	20091202	EP 2006252193	A	20060424	200979	E

Priority Applications (no., kind, date): US 2005159080 A 20050622; US 2005159080 A 20050622

**Image-based check depository automated teller machine (ATM) operation method involves transmitting image of check received from individual, to financial institution with reference to data acquired from ID card of individual ...Original Titles:**Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ..Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ..Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ..Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition  
**Alerting Abstract USE** - For operating **image**-based **check** depository automated teller machine (ATM... ..ADVANTAGE - The operator is enabled to remove jam condition of **check**, by capturing its **image**. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ..**G06Q-0040/00** **G06Q-0020/00**... ..**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... .. been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... .. A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... .. been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... .. A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... .. been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been

captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... ... A method is provided of operating an **image-based check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... ... been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... **Claims:** A two-stage method of operating an **image-based check** depositing terminal in response to a fault condition, the method comprising the steps of: receiving... ... been recovered from the terminal by the individual while clearing the fault condition; capturing an **image** of the **check** received from the individual; transporting the check to a **check storage** bin after the **image** of the **check** has been captured; and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution... ... What is claimed is: 1. A method of operating an **image-based check** depositing terminal in response to a fault condition, the method comprising the steps of: receiving... ... been recovered from the terminal by the individual while clearing the fault condition; capturing an **image** of the **check** received from the individual; transporting the check to a **check storage** bin after the **image** of the **check** has been captured; and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution... ... What is claimed is: 1. A method of operating a publicly-accessible **image-based check** depositing terminal to allow a customer to conduct a check deposit transaction in an unattended... ... party individual while servicing the check deposit terminal to clear the fault condition; capturing an **image** of the **check** received from the third party individual; transporting the check received from the third party individual to a **check storage** bin after the **image** of the **check** has been captured; and transmitting to the **financial institution** the captured **image** of the **check** together with the data which has been read from the non-customer identification card and...

## **Dialog eLink:** [Order File History](#)

20/3,K/19 (Item 19 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0015167010 *Drawing available*

WPI Acc no: 2005-516592/200553

XRPX Acc No: N2005-421585

**Money collection request processing system in financial institution, generates receipt number corresponding to cheque received by reception machine, and transmits cheque image data and receipt number to financial institution computer**



Patent Assignee: TOKYO MITSUBISHI GINKO KK (TOKM-N)

Inventor: KONO Y; SOGA M

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2005190006	A	20050714	JP 2003428064	A	20031224	200553	B

Priority Applications (no., kind, date): JP 2003428064 A 20031224

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
JP 2005190006	A	JA	14	5	

**Money collection request processing system in financial institution, generates receipt number corresponding to cheque received by reception machine, and transmits cheque image data and receipt number to financial institution computer Alerting Abstract ...NOVELTY - The system reads the image of the cheque received at a reception machine (10) and generates receipt number corresponding to the received cheque. The reception machine transmits the read image data and receipt number to a financial institution computer (14). Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date G06Q-0040/00... G06Q-0040/00...**

## Dialog eLink: [Order File History](#)

20/3,K/20 (Item 20 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0015155292 *Drawing available*

WPI Acc no: 2005-504872/200551

XRFX Acc No: N2005-411983

**Check transferring method for financial institution, involves transmitting computer document file formed by capturing image of check, to receiving depository financial institution through electronic mail**

Patent Assignee: AZIZ A S (AZIZ-I)

Inventor: AZIZ A S

		Patent Family ( 1 patents, 1 countries )				20041223	
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050144131	A1	20050630	US 2003533237	P	20031231	200551	B

Priority Applications (no., kind, date): US 2003533237 P 20031231; US 200421033 A 20041223

**Check transferring method for financial institution, involves transmitting computer document file formed by capturing image of check, to receiving depository financial institution through electronic mail Alerting Abstract** ...NOVELTY - An **image** of a **check** containing magnetic ink character recognition (MICR) line information is captured to form a computer document...  
...DESCRIPTION OF DRAWINGS - The figure shows a schematic **view** of the **check** transferring system. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-017/60** Main Original Publication Data by Authority Argentina **Publication No. ...Original Abstracts**; transferring checks between financial institution(s) particularly between an Originating Depository Financial Institution (ODFI) and a **receiving banking financial institution** (RDFI) **comprising scanning each** of the **check(s)** to electromagnetically **read** "MICR" line information printed on each **check**; capturing an **image** of the front and back of each **check**; forming a computer document file of the scanned MICR line information for each **check**; transmitting the computer file over the **internet** via e-mail to the receiving depository financial institution (RDFI) upon which the check is drawn using the e-mail address consisting of the ABA routing number and the corresponding domain name of the receiving depository **financial institution** (RDFI) as currently maintained by the RDFI financial institution and returning the original check(s)...  
...**Claims**: laws following presentment of the check(s) to the originating depository financial institution ("ODFI") for **deposit or** payment comprising the steps of: **scanning each** of the **check(s)** to electromagnetically read "MICR" line information printed on each check inclusive of the routing transit **number** (ABA number) of the financial **institution** the check is drawn **on by** the maker ("RDFI banking institution") and the **check number**; capturing an **image** of the front and back of each **check**; forming a computer document file of the scanned MICR line information for **each check**; transmitting the computer file over the internet via e-mail to the receiving depository financial institution RDFI upon which the check is drawn using the e-mail address consisting of the ABA routing **number** and the corresponding domain name of the RDFI **financial institution** as currently maintained by the RDFI banking institution and returning the original check(s) to the maker(s) **account** or a substitute **image** thereof.

## **Dialog eLink:** [Order File History](#)

20/3,K/22 (Item 22 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0014824191 *Drawing available*

WPI Acc no: 2005-171881/200518

Related WPI Acc No: 2004-505699

XRPX Acc No: N2005-143451

**Digitized check processing method during check -clearing process in bank, involves accessing**

**database to allow verification of image replacement document version of digitized check**

Patent Assignee: NCR CORP (NATC)

Inventor: KALLIN F L N

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050033696	A1	20050210	US 2002325341	A	20021219	200518	B
			US 2004942378	A	20040916		

Priority Applications (no., kind, date): US 2002325341 A 20021219; US 2004942378 A 20040916

**Digitized check processing method during check -clearing process in bank, involves accessing database to allow verification of image replacement document version of digitized check** Alerting Abstract ...NOVELTY - The printed image replacement document (IRD) version of the **digitized check** (30) is transferred, if returned for insufficient funds and an access to the database is... USE - For processing **digitized check** during clearing process in **bank**. ... ..DESCRIPTION OF DRAWINGS - The figure shows a pictorial **view** of the process during **check** clearance **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ..**G06Q-0040/00** **G06Q-0020/00**... ..**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** An improved process for clearing **bank** checks. Paper **bank checks** are **digitized**, and the **paper checks** are placed into **storage**. The **digitized** versions **are used in the check-clearing process**. When paper versions of the checks are required, as when a check is...

## **Dialog eLink:** [Order File History](#)

20/3,K/23 (Item 23 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0014807120 *Drawing available*

WPI Acc no: 2005-154808/200517

XRFX Acc No: N2005-130141

**Deposited check reviewing method in check depositing automated teller machine application, involves reviewing deposited check based on associated transaction data in merged file received from data server**

Patent Assignee: NCR CORP (NATC); NCR INT INC (NATC)  
Inventor: ANCELL M; HILDRED R N; LATIMER P J; SIMMONS D G

Patent Family ( 3 patents, 34 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1507243	A2	20050216	EP 2004254697	A	20040805	200517	B
US 20050035191	A1	20050217	US 2003638609	A	20030811	200517	E
US 6978927	B2	20051227	US 2003638609	A	20030811	200603	E

Priority Applications (no., kind, date): US 2003638609 A 20030811

**Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date  
**G06F-017/60...** ...**G06K-005/00** Main Original Publication Data by Authority Argentina**Publication**  
**No. ...Claims:**a keying and balancing workstation, reviewing on a display of the deposit review workstation an **image of a cheque** which has been **deposited** at an automated teller machine (ATM), **the** method comprising:**receiving** from a data **server** a merged file containing transaction data associated with the deposited cheque; and**reviewing** the deposited... ... review workstation, the method comprising:**reviewing** on a display of the deposit review workstation an **image of a cheque** which has been previously deposited by a customer at an automated teller machine (ATM), physically transported from the ATM to a back **office** facility of a **financial institution**, and is being presently processed at the back office facility of the financial institution;**receiving**...

### **Dialog eLink:** [Order File History](#)

20/3,K/24 (Item 24 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0014318297 *Drawing available*

WPI Acc no: 2004-505699/200448

Related WPI Acc No: 2005-171881

XRPX Acc No: N2004-399435

**Bank check clearing system operating method, involves using digitized versions of check to print paper versions, where each paper version is assigned unique serial number that is stored along with check information in database**

Patent Assignee: NCR CORP (NATC)

Inventor: KALLIN F L N

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040118909	A1	20040624	US 2002325341	A	20021219	200448	B
US 6860423	B2	20050301	US 2002325341	A	20021219	200516	E

Priority Applications (no., kind, date): US 2002325341 A 20021219

Patent Details					
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20040118909	A1	EN	17	13	

**Bank check clearing system operating method**, involves using digitized versions of check to print paper versions, where each paper version is assigned unique serial number that is... Alerting Abstract ...NOVELTY - The method involves distributing digitized versions of bank check to banks in a check-clearing process. Some digitized versions are used to print paper versions that are delivered to recipients. Each paper version... ADVANTAGE - The method enables check-clearing using digital versions while the paper cheques are stored, thereby streamlining the check-clearing process. The unique serial number prevents fraud and... 30 Digital cheques Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date G06Q-0020/00... G06Q-0040/00 G06Q-0020/00... G06Q-0040/00 Original Publication Data by AuthorityArgentinaPublication No. Original Abstracts:An improved process for clearing bank checks. Paper bank checks are digitized, and the paper checks are placed into storage. The digitized versions are used in the check-clearing process. When paper versions of the checks are required, as when a check is required, as when a check is... An improved process for clearing bank checks. Paper bank checks are digitized, and the paper checks are placed into storage. The digitized versions are used in the check-clearing process. When paper versions of the checks are required, as when a check is needed for evidence in a lawsuit, a paper... Claims:What is claimed is:1. A method, comprising:a) distributing digitized versions of bank checks to banks in a check-clearing process;b) using some digitized versions to print paper versions;c) delivering paper versions to recipients; andd) in response to requests from recipients, or... What is claimed is:1. A method, comprising:a) distributing digitized versions of bank checks to banks in a check-clearing process;b) using some of the digitized versions to print paper versions of bank checks;c) delivering the paper versions to recipients; andd) in response to requests from recipients or transferees of recipients, providing access to a database which stores information printed on the paper versions to allow verification of content of the paper versions for any of the recipients or...

## Dialog eLink: [Order File History](#)

20/3.K/25 (Item 25 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0014291748 *Drawing available*

WPI Acc no: 2004-478439/200445

XRPX Acc No: N2004-377149

**Check processing method for bank, involves retrieving apriori data based on check image data portion and providing status signal indicative of image quality based on comparing another portion of check data with apriori data**

Patent Assignee: NCR CORP (NATC)

Inventor: DORAN W M

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040109596	A1	20040610	US 2002315850	A	20021210	200445	B
US 7266230	B2	20070904	US 2002315850	A	20021210	200759	E

Priority Applications (no., kind, date): US 2002315850 A 20021210

**Check processing method for bank, involves retrieving apriori data based on check image data portion and providing status signal indicative of image quality based on comparing another portion...** **Alerting Abstract** ...NOVELTY - The method involves storing apriori data (58) representing certain features of a **check**. An **image** data that represents an **image** of the **check** is received. The stored apriori data is retrieved based upon a portion of the **check image** data. Another portion of the image data is compared with the retrieved apriori data. A status signal indicative of the quality of the **image** of the **check** is provided based on the comparison. ... ADVANTAGE - The method is capable of providing indication of the quality of **image** of a **check** of the personal type, business type or government type... ... 54 **Check image** and item data... ... 56 **Check image** data retrieval application... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00...** ...**G06K-0009/00** **G06K-0009/00**... ...**G06K-0009/00** Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**the steps of: (a) storing apriori data which is representative of certain features of the **check**; (b) receiving **image** data which is representative of an **image** of the **check**; (c) retrieving the stored apriori **data** based upon a first portion of the **check image** data; (d) comparing a second portion of the **check image** data with the retrieved apriori data; and (e) providing a status signal indicative of quality of the **image** of the **check** based upon the comparison of the second portion of the **check image** data with the retrieved apriori data... ... the steps of: (a) storing apriori data which is representative of certain features of the **check**;(b) receiving **image** data which is representative of an **image** of the **check**;(c) reading a pre-printed account number from a magnetic ink character recognition (MICR) codeline associated with the **check image** data, wherein the account number has been pre-printed on the check before issuance of... ... pre-printed account number which has been read from the MICR codeline associated with the **check image** data;(e) comparing a portion of the **check image** data with the retrieved apriori data; and(f) providing a status signal indicative of **check image** quality which is other than fraud of the check based upon the comparison of the portion of the **check image** data with the retrieved apriori data.

**Dialog eLink:** [Order File History](#)

20/3,K/26 (Item 26 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0013999797 *Drawing available*

WPI Acc no: 2004-181007/200418

Related WPI Acc No: 2002-075210; 2002-216687; 2004-304672

**Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank**

Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)

Inventor: BUCHANAN D L; TITUS W R

Patent Family ( 5 patents, 3 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E
US 7386511	B2	20080610	US 2000560779	A	20000428	200840	E
			US 2000676956	A	20000428		
			US 2002397897	P	20020722		
			US 2003622832	A	20030721		
AU 2003220712	B2	20090723	AU 2003220712	A	20030721	200954	E

Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20000428; US 2002397897 P 20020722; US 2003622832 A 20030721

**Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank** Alerting Abstract ...account designation checks deposited by depositor, electronic check data. When there is no error, the processor sends the endorsed and voided check image data associated with original data to a processor at remote site and another processor where it is sorted and transmitted to a maker... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date G06F-0019/00... ..G06F-0019/00... ..G06Q-0030/00... ..G06Q-0040/00... ..G06Q-0040/00 G06F-0019/00... ..G06F-0019/00... ..G06Q-0030/00... ..G06Q-0040/00... ..G06Q-0040/00 Original Publication Data by AuthorityArgentinaPublication No. **Original Abstracts:**The present invention comprises a program product, system and method for deposit processing using check images. In one embodiment of the present invention, the program product comprises machine-readable program code... .. deposit information for a plurality of different deposit transactions, with the deposit information including original check image data and endorsed and voided

**check image** data for at least one check to be deposited; selecting a print processor that has access to at least one printer based on at least one criterion; sending the electronic **check** data and **check image** data to the selected print processor; identifying a clearing end point; generating cash letter data for a maker **bank**; the print processor or the **check processor** transmitting the **check image** data and the cash letter data directly or indirectly to the selected end point and... .. The present invention comprises a program product, system and method for deposit processing using **check images**. In one embodiment of the present invention, the program product comprises machine-readable program code... .. deposit information for a plurality of different deposit transactions, with the deposit information including original **check image** data and endorsed and voided **check image** data for at least one check to be deposited; selecting a print processor that has access to at least one printer based on at least one criterion; sending the electronic **check** data and **check image** data to the selected print processor; identifying a clearing end point; generating cash letter data for a maker **bank**; the print processor or the **check processor** transmitting the **check image** data and the cash letter data directly or indirectly to the selected end point and... ..**Claims:**different third parties are being deposited by a single depositor a deposit sum, and electronic **check** data and original **check image** data for a plurality of checks to be deposited;identifying at the second processor MICR... .. or voiding authorization to the first processor at the remote site;receiving at the second processor endorsed and voided **check image** data;associating at the second processor the endorsed and voided **check image** data with the original **check image** data;sending the associated endorsed **check image** data and the original **check image** data to a third processor remote from the second processor;the third processor providing the electronic deposit data to an... .. bank of first deposit;the third processor sorting the associated received data; andthe third processor transmitting electronic check data and the original **check image** data and/or the endorsed and voided **check image** data directly or indirectly to a maker **bank** or a print site associated therewith... .. information including for each of the different deposit transactions a deposit account designation in a **bank** of first deposit, electronic **check** data and **check image** data for at least one check to be deposited, wherein the central system is separate... .. bank of first deposit and wherein the plurality of different deposit transactions relate to a **plurality** of different maker **banks**;the central system identifying a clearing end point for the at least one check for... .. the clearing end point identified, at least one of an IRD replacement document for the **check**, the **check image** data, and ACH data for provision to the clearing end point;the central system providing based on the selection, at least one of the **check image** data, ACH data, and the IRD replacement document, directly or indirectly to the clearing end point, or providing the **check image** data, directly or indirectly to a printing system for printing and delivery of the IRD...

## **Dialog eLink:** [Order File History](#)

20/3,K/27 (Item 27 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0013705317 *Drawing available*



WPI Acc no: 2003-802456/200375

XRPX Acc No: N2003-643144

**Payee name verification method for banking process, involves extracting payee field image from scanned image of check and separating payee name from payee address**

Patent Assignee: PARASCRIPIT LLC (PARA-N)

Inventor: VOLGUNIN A A

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030172030	A1	20030911	US 200293180	A	20020306	200375	B

Priority Applications (no., kind, date): US 200293180 A 20020306

**Payee name verification method for banking process, involves extracting payee field image from scanned image of check and separating payee name from payee address Alerting Abstract**

...NOVELTY - The method involves locating payee field on a **scanned check image** and extracting payee field image. The payee field image is parsed for separating payee name... **Class Codes**

International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00...**

**G06Q-0020/00...** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**

An issued check is verified in a **computer**-implemented positive-pay bank check processing system. A scanned check amount, a scanned bank account number, and a scanned check number are read from a scanned image of the issued **check**. A payee name **field** on the **scanned image** of the **issued check** is located, and a **scanned** payee name is read from the payee name field. Based on the **bank account number** and **the check number**, a record payee **name** or names are retrieved from an issued check file listing checks issued by a payer or owner of the checking account on which the issued check is drawn. A **payee** name field on the **scanned image** of the **issued check** is located, and a **scanned** payee name is **separated** from other information in payee name field, such as payee address. The scanned payee name... ... payee name from check issued file. The payee name on the check is verified if **the** similarity between the **scanned** payee name and a payee name from the lexicon indicates a high confidence match. If the payee name is verified, the issued check is authenticated as a positive pay **check**. If the **scanned check** amount is **compared** to the record **check** amount, and the check amount may also be verified when the **scanned check** amount and **the record check** amounts are the same. **Claims:** What is claimed is: 1. In a computer-implemented **bank-check** processing system having a scanner for **scanning issued checks**, a method for verifying a payee **name** from a **scanned check image** of a **check** being processed by the system against a stored **payee** name received by the system from the issuer of the check, said method comprising: locating a payee field on **the check image**; extracting an **image** of the payee field at a **location found** by the act of locating; parsing the payee field to separate a scanned payee name...

**Dialog eLink:** [Order File History](#)

20/3,K/28 (Item 28 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0013558177 *Drawing available*

WPI Acc no: 2003-652340/200362

XRPX Acc No: N2003-519286

**Electronic payment system in financial institution, generates electronic check as image data and issues payment of check to recipient, based on registered payment date**

Patent Assignee: SONY CORP (SONY)

Inventor: KITO S; OKAJI Y; TAKEUCHI M; YOSHINO T

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003233717	A	20030822	JP 200234305	A	20020212	200362	B

Priority Applications (no., kind, date): JP 200234305 A 20020212

**Electronic payment system in financial institution, generates electronic check as image data and issues payment of check to recipient, based on registered payment date Alerting Abstract**

...NOVELTY - A check issue unit (3) generates an electronic **check** as **image** data, and a **database** (4) stores the generated **check** information along with information about owner of the check. The payment corresponding to the check... ...ADVANTAGE - Since electronic **check** is managed as **image** data, the **check** is handled easily... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... **G06Q-0040/00** **G06Q-0020/00**... **G06Q-0040/00**

**Dialog eLink:** [Order File History](#)

20/3,K/30 (Item 30 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0013293557 *Drawing available*

WPI Acc no: 2003-380237/200336

XRPX Acc No: N2003-303646

**Personal identification provision method for bank check, involves printing digital image of payee, which is retrieved using unique file name**

Patent Assignee: HOLLOWAY C (HOLL-I)

Inventor: HOLLOWAY C

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030023556	A1	20030130	US 2001912889	A	20010725	200336	B

Priority Applications (no., kind, date): US 2001912889 A 20010725

**Personal identification provision method for bank check, involves printing digital image of payee, which is retrieved using unique file name Alerting Abstract** ...digital image is retrieved using selected payee data including unique filename, for printing the retrieved **image** on the **check**.

...ADVANTAGE - Improves security and prevents fraud, by printing **image** of payee in the **check**. ...

...DESCRIPTION OF DRAWINGS - The figure shows a schematic **view** of the **bank check**. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date ...**G06Q-0020/00** ...**G06Q-0020/00** Original Publication Data by AuthorityArgentina**Publication No. Original**

**Abstracts: Checks** are provided with **photographs** of the payee to help prevent fraud when the checks are presented for **negotiation**. The **checks** include **images** which **are** stored on the payor's data processing system using filenames which are uniquely associated with each payee. In an alternative embodiment of the invention, personal checks are prepared using commercially available **check** printing software in **which images** are "predistorted" in a manner which insures that when the checks are ultimately printed by software which "distorts" an **image**, the combined "predistortion" and "distortion" result in a normal image. ...**Claims:**digital image on a computer storage medium using each said unique filename; (d) selecting payee **data for check** printing, said **data** including, for each payee, said unique filename; (e) printing checks for said payee data for each check, each said **check** being printed with an **image** of the payee **retrieved** from said computer **storage** medium using said unique filename, **whereby** each **check** will include, in addition to the other information, a photographic **image** of the payee to whom such check was written.

## **Dialog eLink:** [Order File History](#)

20/3,K/35 (Item 35 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0009376927 *Drawing available*

WPI Acc no: 1999-311400/199926

XRPX Acc No: N1999-232439

**Four-tier bank check image distribution system - has gateway server to check validity of user and**

pass request to access server, determining appropriate repository for requested check image  
Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
RD 421128	A	19990510	RD 1999421128	A	19990420	199926	B

Priority Applications (no., kind, date): RD 1999421128 A 19990420

**Four-tier bank check image distribution system...** ...has gateway server to check validity of user and pass request to access server, determining appropriate repository for requested check image  
**Alerting Abstract** ...NOVELTY - End user client workstations generate request files containing information identifying a desired **check image** to be retrieved and specific processing information. A gateway server provided mechanisms for establishing and... ..USE - Distributing **bank-check images** on request DESCRIPTION OF DRAWING(S) - The drawing shows the image delivery system architecture and... **Class Codes** International Patent Classification IPC Class Level Scope Position  
Status Version Date **G06F** Main

## Dialog eLink: [Order File History](#)

20/3,K/36 (Item 36 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0009226750 *Drawing available*

WPI Acc no: 1999-153236/199913

Related WPI Acc No: 1999-276576

XRPX Acc No: N1999-110509

**High volume financial image media creation and display system**

Patent Assignee: WACHOVIA CORP (WACH-N)

Inventor: BELLINGER D T; MOSS I R

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5870725	A	19990209	US 1995514162	A	19950811	199913	B

Priority Applications (no., kind, date): US 1995514162 A 19950811

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 5870725	A	EN	69	31	

**Alerting Abstract** ... system for providing **bank** customer access to **several** data concerning financial transactions; computer implemented method for providing **bank** customer access to data concerning financial transaction; workstation for accessing data concerning financial transaction; financial... ... package to be used with computer system and stored on electronic medium for providing customer access; computer system for searching, retrieving and **displaying check images** having financial document data. ... ... ADVANTAGE - Provides easy access to number of **check images**, capture data and issue data on the media of choice in formats **compatible** to each customer needs. Ensures that **check images** stored in CD-ROM cannot be altered. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-157/00** Main Original Publication Data by Authority **Argentina** **Publication No. Original Abstracts:** An apparatus and method for high volume, and high speed, financial image creation and manipulation. **Images** of cleared **checks** are captured and **combined** with MICR data and customer supplied account history. A customer additional data field is incorporated to facilitate searching and retrieval of **checks** and electronic transactions. **Check images** are delivered in **multiple** media, e.g., CD-ROM, microfilm, as pre-selected by bank customer. Image workstation allows customers to relate specific issue data to paid check data captured by the **bank**. Cumulative transaction item **index** covers **multiple** accounting periods. Front and back of **image** of cleared **checks** can be manipulated **on** screen, and exported to other applications. Graphical user interface trilogy of screens--search, results and...

## **Dialog eLink:** [Order File History](#)

20/3,K/37 (Item 37 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0009067723 *Drawing available*

WPI Acc no: 1998-322947/199828

Related WPI Acc No: 1991-252843; 1993-386780; 1995-328410; 1996-209484; 1997-012260; 1997-425229; 1998-009127; 1998-032862; 1998-446620; 1998-447446; 1998-531529; 1998-568951; 1998-610605; 1999-370185; 1999-562239; 1999-610646; 2001-396378; 2001-502194; 2002-147066; 2002-380894; 2002-405209; 2003-330686; 2003-646390; 2003-670726; 2003-670727; 2003-875618; 2005-475353; 2005-552912; 2005-700685; 2005-755798; 2005-766377; 2006-045458; 2006-400462; 2008-G51679; 2008-G66881; 2008-K92727

XRPX Acc No: N1998-252489

**Full image scanning and discrimination for document processor - has financial items placed in receiptacle and full image scanned to identify item and extract key data fields, e.g. bill numbers**  
Patent Assignee: CUMMINS ALLISON CORP (CUMM-N); JONES J E (JONE-I); JONES P A (JONE-I); JONES W J (JONE-I); MENNIE D U (MENN-I); MUNRO M C (MUNR-I)

Inventor: GAFRON R M; JONES J E; JONES P A; JONES W J; MENNIE D U; MUNRO M C; JONES J ; JONES W; MENNIE D

Priority Applications (no., kind, date): US 1995433920 A 19950502; US 1996664262 A 19960513; US 199631604 P 19961127; US 1997814978 A 19970311; US 199743516 P 19970414; US 199753606 P 19970722; US 199859813 A 19980414; US 200238729 A 20020102; US 200237021 A 20020104; US 200237339 A 20020104; US 200239568 A 20020104; US 200240716 A 20020107; US 200241156 A 20020108; US 200242069 A 20020108; US 200242086 A 20020108; US 200242404 A 20020109; US 200242675 A 20020109; US 200255322 A 20020123; US 200273440 A 20020211; US 200273646 A 20020211; US 200284856 A 20020227; US 2002198872 A 20020719; US 2003393867 A 20030320; US 2004755039 A 20040109; US 2004853021 A 20040525; US 200548296 A 20050201; US 200548416 A 20050201; US 200572988 A 20050304; US 200582573 A 20050316; US 2006504445 A 20060814; US 2006634229 A 20061204; US 2007726827 A 20070323; US 2007803281 A 20070514; US 2007803365 A 20070514; US 2007803366 A 20070514; US 2007803381 A 20070514; US 2007805816 A 20070523; US 200825661 A 20080204; US 2008177702 A 20080722

Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date  
G06K-009/00 Main ...G06K-0009/00... ..G06K-0009/00... ..G06K-0009/74... ..G06Q-0020/00...  
...G06Q-0020/00... ..G06Q-0040/00... ..G06K-0009/00... ..G06K-0009/00... ..G06K-0009/00...  
...G06K-0009/00... ..G06K-0009/74... ..G06Q-0020/00... ..G06Q-0020/00... ..G06Q-0040/00

Original Publication Data by AuthorityArgentinaPublication No. ...Claims:1. A system for **processing** bank notes comprising:**a** multitude of compact full-image processing units comprising:**a** input receptacle for receiving bank notes;**b**>1. A system for **processing financial** institution documents comprising:**a** multitude of compact full-image processing units comprising:**a** input receptacle for receiving financial institution... .. narrow dimension and including field data imprinted on the check;at least one output receptacle;**a** **check** imager; and a transport ... and transporting the checks, with their narrow dimension parallel to a direction of transport, past **the** **check** imager to the at least one output receptacle;**wherein** **the** **check** imager captures **a** image of each **passing** check, and **wherein** **the** **check** imager processes the **captured** image to recognize the imprinted field data... .. bills along a transport path;**a** imaging sensor adjacent the transport path and operable to **capture** images of checks conveyed by the transport mechanism;**a** denomination device adjacent the transport path and operable... .. processing unit operable to control actuation of the transport mechanism and the communication of the **captured check** images... .. What is claimed is:1. A system for **processing** checks, comprising:**a** image processing device that receives **a** **paper** **check**, scans the received **paper** check to create **a** **check** image of at least one side of the paper check and **obtains** check information relating to the scanned **paper** check;**a** communications link over which **the** **check** image and **obtained** check information is communicated; and **a** accounting system connected to the communications link and operable ... a characteristic of the currency bill from the reflected radiation and operative when the document is a check to capture **a** **check** image of the check from the reflected radiation; and **a** storage device for storing **captured electronic** check images.... What is claimed is:1. A check processing system comprising:**a** input receptacle for **receiving** checks;**a** image scanner;**a** transport mechanism coupled to the input receptacle and transporting **the** checks past **the** image scanner at a rate in excess of 800 checks per minute;**a** output receptacle... .. transport mechanism after being transported past the image scanner;**the** image scanner being adapted to **obtain** images of **the** checks, the scanner further being

adapted to optically recognize fields within the checks and to ... to evaluate the obtained document images and attempt a determination of the imprinted value of **each** check from those **document** images; and evaluate the obtained reflective scan data and attempt a determination of the imprinted... ... What is claimed is: 1. A system for **processing financial** institution documents comprising: a multitude of compact image processing units communicatively coupled together to form a network, each of... narrow dimension and including field data imprinted on the check; at least one output receptacle; a **check** imager; and a transport mechanism coupled to the input receptacle for receiving the checks from... ... and transporting the checks, with their narrow dimension parallel to a direction of transport, past the **check** imager to the at least one output receptacle; wherein the **check** imager captures an image of each **passing** check, and wherein the **check** imager processes the **captured** image to recognize the imprinted field data... ... bills along a transport path; an imaging sensor adjacent the transport path and operable to **capture** images of checks conveyed by the transport mechanism; a denomination device adjacent the transport path and operable... ... processing unit operable to control actuation of the transport mechanism and the communication of the **captured check** images. 

What is claimed is: 1. A system for **processing** checks, the system comprising: an image processing device embodied in an **automated** banking machine that receives a **paper check**, scans the received **paper** check to create a **check** image of at least one side of the paper check and obtains check information relating to the scanned **paper** check; and a communications link between the **automated** banking machine and an accounting system over which the **check** image and **obtained** check information is communicated; wherein the accounting system is configured to update a funds balance... ... characteristic of the currency bill from the reflected radiation and operative when the document is a check to capture an **electronic** image of the check from the reflected radiation; and a storage device for storing captured **electronic check** images.

## Dialog eLink: [Order File History](#)

20/3,K/39 (Item 39 from file: 350)

DIALOG(R)File 350: Derwent WPIX

(c) 2010 Thomson Reuters. All rights reserved.

0006744811 *Drawing available*

WPI Acc no: 1994-128024/199416

XRFX Acc No: N1994-100533

**Public switched telephone network for transmission of cheque images between financial institutions - uses special cheque imaging node for network-based clearing service for telephone subscribers, with node receiving images from institutional subscriber for routing to intended**

## recipients

Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT); AT & T CORP (AMTT)

Inventor: CAMPBELL W G; GARLAND C J; HOLLOWELL D A; ORLEANSKI R;

WEGRZYNOWICZ C A

Patent Family ( 5 patents, 3 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 593209	A2	19940420	EP 1993307975	A	19931007	199416	B
US 5373550	A	19941213	US 1992959588	A	19921013	199504	E
EP 593209	A3	19940524	EP 1993307975	A	19931007	199525	E
EP 593209	B1	20010905	EP 1993307975	A	19931007	200152	E
DE 69330705	E	20011011	DE 69330705	A	19931007	200168	E
			EP 1993307975	A	19931007		

Priority Applications (no., kind, date): US 1992959588 A 19921013

**Public switched telephone network for transmission of cheque images between financial institutions - ...Original Titles:**Transmission of **check images** by way of a public switched telephone network....**...**Transmission d'**images de cheques** par l'intermediaire du reseau public telefonique commute....**...**Transmission of **cheque images** by way of a public switched telephone network....**...**Transmission d'**images de cheques** par l'intermediaire du reseau public telefonique commute....**...**Transmission of **check images** by way of a public switched telephone network **Alerting Abstract** ...telephone network (10) comprises at least one cheque clearance services node (12) for receiving an **image of a cheque** from a clearance subscriber (14) connected to the network. The image is routed to a... **Equivalent Alerting Abstract** ...public switched telephone network, comprises at least one check clearance services node which receives an **image of a check** from a check clearance service subscriber connected to the network and routes that image to a recipient connected to the network. A store stores **check images** received by the node. A **database** containing information relating to each of the subscribers to the services provided by the node and information about potential recipients of **check images** from the node....**...**A node controller is responsive to information contained in the **database** for storing **check images** in the store and routing **check images** to recipients through the public switched telephone network....**...**ADVANTAGE - Transmission of **check images** through a public switched telephone network may completely replace existing check clearance procedure or may... **Technology Focus Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... **G06Q-0040/00** **G06Q-0020/00**... **G06Q-0040/00** Original Publication Data by AuthorityArgentinaPublication No. **Original Abstracts:**Checks used to effect commercial and private transactions may be cleared through the **banking** system by transporting **images of those checks between** sending institutions (14) and receiving institutions (16) in forward and reverse flow paths between **banks** of first deposit and payor **banks**. The **check images** are transported through a public switched telephone network (10) which contains a special check imaging node (12) which provides a network-based check clearing service for customers of the telephone network. The **check** imaging node receives **images of checks** from **institutions** which **subscribe** to this service and routes those images through the telephone network to intended subscriber and non-subscriber recipients. Transmission of **check images** through a **public switched** telephone network may completely replace existing check clearance procedures or may be used in conjunction....**...** Checks used to effectuate commercial and



private transactions may be cleared through the **banking** system by transporting **images** of those **checks** between **sending** institutions and receiving **institutions** in forward and reverse flow paths between **banks** of first deposit and payor **banks**. The **check images** are transported through a public **switched telephone network** **which** contains a special **check** imaging node which provides a network based check clearing service for customers of telephone network. The **check** imaging node receives **images** of **checks** from institutions **which** subscribe to this **service** and **routes** those **images** through the telephone network to intended subscriber and **non-subscriber** recipients. Transmission of **check images** through a public switched telephone network may **completely replace** existing **check** clearance procedures or may be used in conjunction with existing procedures. ... **Claims:** telephone network (10), comprising at least one check clearance services node (12) for receiving an **image** of a **check** from a **check** clearance service subscriber (14) connected to the network and for routing that image to a... ... in that it comprises at least one cheque clearance services node (12) for receiving an **image** of a **cheque** from a cheque clearance service subscriber **banking** institution (14) connected to the **network** and for **routing** that **image** to a recipient **banking institution** (16) connected to the network; wherein the **cheque** clearance services **node** (12) comprises means (44) for receiving identification data from a subscriber banking institution to the cheque clearance service, for validating the received identification data and ascertaining the receiving **banking institution** to which the **cheque image** is to be routed, and means for, if the results of the validation are satisfactory, routing the **validated cheque image** to the recipient **banking** institution..... ... caracterise en ce qu'il comprend au moins un noeud de services de compensation de **cheques** (12) pour recevoir une **image** d'un **cheque** depuis une institution bancaire d'abonnes au service de compensation de cheques (14) qui est **connectee** au reseau et pour **aiguiller** cette **image** **jusqu'a** une institution bancaire recipiendaire (16) qui est connectee au reseau, dans lequel le noeud de services de compensation de **cheques** (12) **comprend** un moyen (44) pour recevoir des donnees d'identification en provenance d'une institution bancaire.... ... d'identification recues et pour verifier l'institution bancaire de reception jusqu'a laquelle l'**image** de **cheque** doit etre aiguillee et un moyen pour, si les resultats de la validation sont satisfaisants, aiguiller l'**image** de **cheque** validee jusqu'a l'institution **bancaire** recipiendaire..... ... public switched telephone network, comprising: at least one check clearance services node which receives an **image** of a **check** from a check clearance service subscriber connected to the network and routes that image to a recipient connected to the network; a **storage** device for storing a plurality of **check images** received by the node; a **database** containing information relating to each of the subscribers to the services provided by the node and information about potential recipients of **check images** from the node; and a node **controller** which is responsive to information contained in the **database** for storing **check images** in the **storage** device and routing **check images** to recipients through the public switched telephone network.

## B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-201016  
 (c) 2010 European Patent Office  
 File 349: PCT FULLTEXT 1979-2010/UB=20100422|UT=20100415  
 (c) 2010 WIPO/Thomson  
 File 324:GERMAN PATENTS FULLTEXT 1967-201014  
 (c) 2010 UNIVENTIO/THOMSON

? ds

Set	Items	Description
S1	17900	(CHECK? ? OR CHEQUE? ?) (4N) (IMAGE? ? OR PICTURE? ? OR GRAPHIC? ? OR PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL? OR DIGITIS? OR DIGITIZ?)
S2	291	S1(6N) (BANK??? OR BANC OR BANCS OR FINANCIAL()) INSTITUTION? ? OR SAVING??(2N) LOAN? OR S()L OR CREDIT() UNION? ?)
S3	32115	(PLURALIT? OR MULTIPLE? ? OR MULTII? ? OR MANY? ? OR VARIOUS?? OR MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR SEVERAL?? OR TWO? ?) (5N) (BANK??? OR BANC OR BANCS OR FINANCIAL()) INSTITUTION? ? OR SAVINGS (2N) LOAN? OR S()L OR CREDIT() UNION? ?)
S4	1579	S1(7N) (SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ? OR MAIN() FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR WEBSEVER? ? OR STORAGE? ?)
S5	555	S1(7N) (DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??) (BASE? ? OR BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))
S6	509	S1(8N) (DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD() DRIVE? ?)
S7	537	(CHECK? ? OR CHEQUE? ?) (3N) (IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL?? OR DIGITIZ?) (3N) (SERVER? ? OR DATABASE? ? OR DRIVE? ?)
S8	291	S1(5N) S2
S9	54	S8(5N) S3
S10	78	S8(20N) S3
S11	10	S10(5N) S4
S12	555	S1(5N) S5
S13	16	S12(5N) S2
S14	509	S1(5N) S6
S15	11	S14(5N) S2
S16	433	S1(5N) S7
S17	435	S1(20N) S7
S18	15	S17(5N) S2
S19	40	S11 OR S13 OR S15 OR S18
S20	40	IDPAT (sorted in duplicate/non-duplicate order)
S21	39	IDPAT (primary/non-duplicate records only)
S22	27	S21 AND IC=(G06Q OR G06F OR G06K)

DIALOG(R)File 348: EUROPEAN PATENTS

(c) 2010 European Patent Office. All rights reserved.

22/3K/3 (Item 3 from file: 348)

01125963

**System and method for image depositing, image presentment and deposit taking in a commercial environment**

System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung

Système et méthode pour le depot d'images, la presentation d'images et la reception de depots dans un environnement commercial

**Patent Assignee:**

- **CITIBANK, N.A.** (1570360)  
399 Park Avenue; New York, New Jersey 10043 (US)  
(Applicant designated States: all)
- **Citicorp Development Center, Inc.** (1175292)  
12731 W. Jefferson Boulevard; Los Angeles, California 90066 (US)  
(Applicant designated States: all)

**Inventor:**

- **Slater, Alan**  
10 Jefferson Road.; East Brunswick, New Jersey 08816; (US)
- **Sears Michael L.**  
2567 Plaza del Amo #101; Torrance, California 90503; (US)
- **Rin-Rin Hsu, Phoebe**  
19520 Turtle Ridge Lane; Northridge, California 91326; (US)
- **Do D. Cuong**  
7226 Newcastle Avenue; Reseda, California 91335; (US)
- **McSharry H. Patrick**  
6002 S. La Cienega Blvd.; Los Angeles, California 90056; (US)
- **Dudasik Edward M.R.**  
24020 Meredith Court; West Hills, California 91304; (US)
- **Gryte Stephen M.**  
12672 Dewey Street; Los Angeles, Clifomia 90066; (US)
- **Brooks, Robert O.(Bob)**  
6221 Flores Avenue; Los Angeles, California 90056; (US)

**Legal Representative:**

- **Johansson, Lars-Erik et al (9205661)**

Hynell Patenttjänst AB Patron Carls vag 2; 683 40 Hagfors / Uddeholm; (SE)

	Country	Number	Kind	Date	
Patent	EP	984410	A1	20000308	(Basic)
Application	EP	99202212		19990707	
Priorities	US	92486 P		19980707	
	US	92487 P		19980707	

**Specification:** ...encode the check or alternatively the check can be encoded automatically based upon the scanned **image**, and generate a paper **check** copy for transmission to a making **bank** 41. A check printer 35 is connected to the server 27 from where check images can be printed and transmitted to the making **bank** 41. Similarly, a **check** sorter/**imager** 37 can be connected to the image **database** 31 for providing appropriate sorting functionality.

Certain aspects of the system of Fig. 1 are...the paper transmittal, in this embodiment, each of the clearing houses or local federal reserve **bank** offices that receive the **check image**, create a facsimile and send it out to local banks.

In another embodiment of the...s access card and the banking institution discerns that the customer is the depositor of **another** banking institution. The **banking** institution for the ATM/CAT **scans** the deposited **check**, and then through a processing center or on-line network, sends the deposit record plus the **image** of the **check** to the user's **bank** 269. This function may be provided, for example, on a fee basis by the bank...

Dialog eLink: [Order File History](#)

DIALOG(R)File 348: EUROPEAN PATENTS

(c) 2010 European Patent Office. All rights reserved.

22/3K/4 (Item 4 from file: 348)

00693260

**Method and system for automatic compilation of a customer information database of bank check data.**

Verfahren und System zum automatischen Kompilieren einer Datenbank für Kundeninformation über Scheckdaten.

Methode et système pour la compilation automatique d'une base de données d'information client à partir de données de chèques bancaires.

**Patent Assignee:**

- **International Business Machines Corporation** (200120)  
Old Orchard Road; Armonk, N.Y. 10504 (US)  
(applicant designated states: DE;FR;GB)

**Inventor:**

- **Ostrander, John Burnie**  
1319 Andover Road; Charlotte, NC 28211; (US)

**Legal Representative:**

- **Schafer, Wolfgang, Dipl.-Ing. (62021)**  
IBM Deutschland Informationssysteme GmbH Patentwesen und Urheberrecht; D-70548  
Stuttgart; (DE)

	Country	Number	Kind	Date	
Patent	EP	661654	A2	19950705	(Basic)
Application	EP	94118001		19941115	
Priorities	US	174852		19931229	

**Designated States:**

DE; FR; GB

**International Patent Class (V7): G06F-017/60; ; G06F-157/00; G06F-017/60... ..G06F-157/00**  
**Abstract Word Count: 239**

**Specification:** ...display upon display 44 and output to an image printer 47 or downloading to a **central bank check** main data **storage** 48. **Image** data controller 46 can also perform ...as is common with most banks, to instead provide the account holder/maker of the **check** with an **image** of cancelled **checks**. By the same selective **scanning, storage** and reproduction of selected fields, such as the account holder name and address field and ...

Dialog eLink: [Order File History](#)

22/3K/5 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01716127

**DOCUMENT IMAGING AND PROCESSING SYSTEM**  
**SYSTEME D'IMAGERIE ET DE TRAITEMENT DE DOCUMENT**

**Patent Applicant/Patent Assignee:**

- **CUMMINS-ALLISON CORP**  
891 Feehanville Drive, Mount Prospect, Illinois 60056; US; US (Residence); US (Nationality);  
(For all designated states except: US)

**Patent Applicant/Inventor:**

- **CSULITS Frank M**  
18192 W. Banbury Drive, Gurnee, Illinois 60031; US; US (Residence); US (Nationality);  
(Designated only for: US)
- **ANDERSON Matthew L**  
8556 235th Avenue, Salem, Wisconsin 53168; US; US (Residence); US (Nationality);  
(Designated only for: US)
- **BLAKE John R**  
6N715 McKay Drive, St. Charles, Illinois 60175; US; US (Residence); US (Nationality);  
(Designated only for: US)
- **HALLOWELL Curtis W**  
1417 E. Reynolds Drive, Palatine, Illinois 60067; US; US (Residence); US (Nationality);  
(Designated only for: US)
- **MENNIE Douglas U**  
229 Wood Street, Barrington, Illinois 60010; US; US (Residence); US (Nationality); (Designated  
only for: US)
- **WATTS Gary P**  
930 Lee Court, Buffalo Grove, Illinois 60089; US; US (Residence); US (Nationality);  
(Designated only for: US)
- **KLEIN Robert J**  
3201 N. Ravenswood #109, Chicago, Illinois 60658; US; US (Residence); US (Nationality);  
(Designated only for: US)

**Legal Representative:**

- **KITCH Paul R et al (agent)**  
Nixon Peabody LLP, 161 N. Clark Street, 48th floor, Chicago, Illinois 60601-3213; US

	Country	Number	Kind	Date
Patent	WO	2008112132	A1	20080918
Application	WO	2008US3009		20080307
Priorities	US	2007905965		20070309
	US	200822752		20080122

**Detailed Description:**

...credited to the person's account at Bank A (step 1280b). At step 1285b, the **image** files of the **checks** are communicated to **Bank A** for **storage**. It is also contemplated that the denomination of the checks may be determined prior to...

Dialog eLink: [Order File History](#)

22/3K/6 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01662282

**SYSTEM AND METHOD FOR REMOTE DEPOSIT CAPTURE  
SYSTEMES ET METHODE DE RECUEIL DE DEPOTS ELOIGNES****Patent Applicant/Patent Assignee:**

- **METROPOLITAN LIFE INSURANCE CO**  
27-01 Queens Plaza North, Long Island City, NY 11101; US; US (Residence); US (Nationality);  
(For all designated states except: US)

**Patent Applicant/Inventor:**

- **ANDERSON Don**  
Metlife, 27-01 Queens Plaza North, Long Island City, NY 11101; US; US (Residence); US (Nationality); (Designated only for: US)
- **MCDONALD Ana M**  
Metlife, 27-01 Queens Plaza North, Long Island City, NY 11101; US; US (Residence); US (Nationality); (Designated only for: US)
- **WEITMAN Cheryl**  
Metlife, 27-01 Queens Plaza North, Long Island City, NY 11101; US; US (Residence); US (Nationality); (Designated only for: US)
- **SAVAGE Jacqueline S**  
Metlife, 27-01 Queens Plaza North, Long Island City, NY 11101; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **CHOI Kyle J et al (agent)**  
Morgan Lewis & Bockius LLP, 1111 Pennsylvania Avenue, NW, Washington, DC 20004; US

	Country	Number	Kind	Date
Patent	WO	200857422	A1	20080515
Application	WO	2007US23150		20071102
Priorities	US	2006856035		20061102

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)  
**Detailed Description:**

...and disaster recovery/contingency planning. The treasury receipt server (30) is connected to an archive database (40) for archiving the **images** of the **checks** as well as the electronic records of the checks. A treasury receipt station (50) is... ..The treasury receipt server (30) receives the electronic records of the checks and generates a **data file** and a **check image** file to be transmitted to the **financial institutions** (70) for processing as an electronic deposit, or Image Cash Letter ("ICL"). This electronic deposit...

Dialog eLink: [Order File History](#)

22/3K/7 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01444185

## METHOD AND SYSTEM FOR FACILITATING NETWORK TRANSACTION PROCESSING PROCEDE ET SYSTEME FACILITANT LE TRAITEMENT DE TRANSACTIONS DE RESEAU

**Patent Applicant/Patent Assignee:**

- **JPMORGAN CHASE BANK NA**  
277 Park Avenue, New York, NY 10017; US; US (Residence); US (Nationality); (For all designated states except: US)

**Inventor(s):**

- **NORMAN Richard**  
4040 Lomita Lane, Dallas, TX 77396; US; (Designated for all)
- **VICKNAIR Tommy J**  
14623 Logan Falls Lane, Humble, TX 77396; US; (Designated for all)
- **SHISMANIAN Carl**  
2219 Millvale Road, Louisville, KY 40205; US; (Designated for all)



- **SHISMANIAN Carl**  
2219 Millvale Road, Louisville, KY 40205; US; (Designated for all)
- **JENNINGS Earl W**  
5411 Gordon Way, Dublin, OH 43017; US; (Designated for all)
- **JAMES David L**  
7326 St, 19, Unit 5002 Lot 9/277, Mt. Gilead, OH 43338; US; (Designated for all)

**Legal Representative:**

- **SCHREINER Stephen T et al (agent)**  
HUNTON & WILLIAMS LLP, INTELLECTUAL PROPERTY DEPARTMENT, 1900 K Street, N.w., Suite 1200, Washington, DC 20006-1109; US

	Country	Number	Kind	Date
Patent	WO	2006127969	A2-A3	20061130
Application	WO	2006US20378		20060526
Priorities	US	2005137407		20050526

**Detailed Description:**

...436, Financial Institution 438 and/or other entities within Network 430. Network 430 may support various transactions between and among **banks** and/or other participants. For example, **banks** within **network** 430 may support **images**, paper **checks**, returns, IRDIMICR, ARC/EFT, Debit and/or other types of transactions. Any participant within Network...

Dialog eLink: [Order File History](#)

22/3K/8 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01436792

**SYSTEM AND METHOD FOR PROCESSING ELECTRONIC PAYMENTS**  
**SYSTEME ET PROCEDE DE TRAITEMENT DE PAIEMENTS ELECTRONIQUES**

**Patent Applicant/Patent Assignee:**

- **VECTORS&I INC**  
15301 Dallas Parkway, Suite 400, Addison, Texas 75001; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **HICKS Sydney Smith**  
6338 Park Lane, Dallas, TX 75225; US; US (Residence); US (Nationality); (Designated only for: US)
- **HENNEL Ronald V**  
6280 Ryeworth Drive, Frisco, TX 75035; US; US (Residence); US (Nationality); (Designated only for: US)
- **BRENNAN Matthew P**  
6031 Mapleshade Lane, Dallas, TX 75252; US; US (Residence); US (Nationality); (Designated only for: US)
- **RUMPLER Andrew M**  
13601 Justice Court, Euless, TX 76040; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **STALFORD Terry J et al (agent)**  
Fish & Richardson P.C., P.O. Box 1022, Minneapolis, MN 55440-1022; US

	Country	Number	Kind	Date
Patent	WO	2006119250	A2	20061109
Application	WO	2006US16742		20060501
Priorities	US	2005120267		20050502

**Detailed Description:**

...the recipient financial institution 102b. Continuing the example, the local office then forwards the electronic **check images** to the recipient **financial institution** 102b at any later time. In another example, **server** 106a may communicate electronic **check images** to recipient **financial institution** 102b via network 113. In this example, the bundled **check images** may conform to the X9.37 standard. However obtained, recipient financial institution 102b is then...

Dialog eLink: [Order File History](#)

22/3K/9 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01416011

**CHECK ACCEPTING AND CASH DISPENSING AUTOMATED BANKING MACHINE  
SYSTEM AND METHOD**

SYSTEME ET PROCEDE DE GUICHET AUTOMATIQUE D'ACCEPTATION DE CHEQUES ET  
DE DISTRIBUTION D'ESPECES

**Patent Applicant/Patent Assignee:**

- **DIEBOLD INCORPORATED**

5995 Mayfair Road, North Canton, Ohio 44720; US; US (Residence); US (Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **VANKIRK Thomas A**

6299 Secrest Road, Wooster, Ohio 44691; US; US (Residence); US (Nationality); (Designated only for: US)

- **WASHINGTON Jon E**

6732 Christman Road, Clinton, Ohio 44216; US; US (Residence); US (Nationality); (Designated only for: US)

- **JONES Brian**

5870 Richville Drive SW, Navarre, Ohio 44662; US; US (Residence); US (Nationality); (Designated only for: US)

- **BESKITT William D**

4817 Meadowlane Drive, Canton, Ohio 44709; US; US (Residence); US (Nationality); (Designated only for: US)

- **GRAEF Harry Thomas**

Box 287, Bolivar, Ohio 44612; US; US (Residence); US (Nationality); (Designated only for: US)

- **PETERS David A**

494 Brian Drive, Tallmadge, Ohio 44278; US; US (Residence); US (Nationality); (Designated only for: US)

- **BLACKFORD Damon J**

1090 Sanborn Drive, Akron, Ohio 44333; US; US (Residence); US (Nationality); (Designated only for: US)

- **BLACKSON Dale H**

5056 Paddington Down Street, Canton, Ohio 44718; US; US (Residence); US (Nationality); (Designated only for: US)

- **LASKOWSKI Edward L**

6154 Winchester Drive, Seven Hills, Ohio 44131; US; US (Residence); US (Nationality); (Designated only for: US)

- **MA Songtao**  
676 Hillcrest Drive, Wadsworth, Ohio 44281; US; US (Residence); US (Nationality); (Designated only for: US)
- **CREWS Tim**  
10920 Barcus Avenue, Alliance, Ohio 44601; US; US (Residence); US (Nationality); (Designated only for: US)
- **TUROCY Kenneth**  
461 Woodcrest Drive, Wadsworth, Ohio 44281; US; US (Residence); US (Nationality); (Designated only for: US)
- **DOMINICK Douglas T**  
6383 Hollyridge Street Nw, North Canton, Ohio 44720; US; US (Residence); US (Nationality); (Designated only for: US)
- **SMOLK Jasen J**  
161 Winchester Road, Apt. 205, Fairlawn, Ohio 44333; US; US (Residence); US (Nationality); (Designated only for: US)
- **LUCAS Brian E**  
9116 Sand Run Circle, Clinton, Ohio 44216; US; US (Residence); US (Nationality); (Designated only for: US)
- **LIGHTNER Bradley**  
434 33rd St. Se, Canton, Ohio 44707; US; US (Residence); US (Nationality); (Designated only for: US)

**Legal Representative:**

- **JOCKE Ralph E (agent)**  
231 South Broadway, Medina, Ohio 44256; US

	Country	Number	Kind	Date
Patent	WO	200699004	A2-A3	20060921
Application	WO	2006US8332		20060308
Priorities	US	2005659994		20050309
	US	2005677805		20050503
	US	2005677804		20050503
	US	2005677846		20050503
	US	2005677767		20050503
	US	2005678091		20050504
	US	2005677891		20050504
	US	2005678102		20050504
	US	2005678094		20050504

**Detailed Description:**

...machine 10 are also operative to communicate with a remote computer such as an document **image** server 41. A document image server may correspond to a check image server that is... ..the check. The computer may then cause the machine to send data corresponding to the **scanned images** to the **check image server**.

In exemplary embodiments, the ATM host banking system 42 and **check image server** 41 may correspond to two separate servers. However, in alternative embodiments the host banking system 42 and **check image server** 41 may correspond to a common remote computer.

The incorporated disclosure of U.S. Patent...

Dialog eLink: [Order File History](#)  
22/3K/10 (Item 6 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2010 WIPO/Thomson. All rights reserved.

01373004

## **METHOD AND SYSTEM FOR VERIFYING CHECK IMAGES** **PROCEDE ET SYSTEME PERMETTANT DE VERIFIER DES IMAGES DE CHEQUES**

### **Patent Applicant/Patent Assignee:**

- **VECTORSKI INC**  
15301 Dallas Parkway, Suite 400, Addison, TX 75001; US; US (Residence); US (Nationality);  
(For all designated states except: US)

### **Patent Applicant/Inventor:**

- **MALONEY Rian R**  
2533 Scenic Drive, Plano, TX 75025; US; US (Residence); US (Nationality); (Designated only  
for: US)

### **Legal Representative:**

- **STALFORD Terry J et al (agent)**  
Fish & Richardson P.C., P.O. Box 1022, Minneapolis, MN 55440; US

	<b>Country</b>	<b>Number</b>	<b>Kind</b>	<b>Date</b>
--	----------------	---------------	-------------	-------------

	Country	Number	Kind	Date
Patent	WO	200655364	A1	20060526
Application	WO	2005US40556		20051110
Priorities	US	2004993814		20041119

### Detailed Description:

...IRD, thereby reducing or eliminating the need for shipping the physical checks. For example, first **financial institution 104** may communicate electronic check images 114 to an office local to recipient financial... the scope of the disclosure. Continuing the example, the local office then forwards the electronic **check images 114** to the recipient **financial institution 104b**. In another example, **server 106a** may communicate electronic **check images 114** to recipient **financial institution 104b** via **network 113**. However obtained, recipient financial institution 104b then determines a second hash value for each...

Dialog eLink: [Order File History](#)

22/3K/11 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01341592

### VALIDATING NEGOTIABLE DOCUMENTS USING PUBLIC DOCUMENT VALIDATION PROFILES

VALIDATION DE DOCUMENTS NEGOCIABLES A L'AIDE DE PROFILS DE VALIDATION PUBLICS

### Patent Applicant/Patent Assignee:

- **KAPPA IMAGE LLC**  
300 Frank H.Ogawa Plaza, Suite 210, Oakland, CA 94612; US; US (Residence); US (Nationality); (For all designated states except: US)

### Patent Applicant/Inventor:

- **MASON James G**  
2966 Northwood Drive, Alameda, CA 94501; US; US (Residence); US (Nationality); (Designated only for: US)

- **HOULE Gilles F**  
2868 San Carlos Drive, Walnut Creek, CA 94598; US; US (Residence); CA (Nationality);  
(Designated only for: US)

**Legal Representative:**

- **OPPERMAN Craig P et al (agent)**  
Morgan Lewis & Bockius LLP, 2 Palo Alto Square, 3000 El Camino Real, Suite 700, Palo Alto,  
CA 94306; US

	Country	Number	Kind	Date
Patent	WO	200623822	A2-A3	20060302
Application	WO	2005US29723		20050818
Priorities	US	2004602414		20040818

**Detailed Description:**

...require retention of check images for up to seven years. Instead of providing long-term **storage** for their own **check images**, many financial institutions use long-term **check image storage** services offered by shared **check image** archive vendors. To ensure that no fraudulent checks are used in creating profiles, the set...

Dialog eLink: [Order File History](#)  
22/3K/13 (Item 9 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2010 WIPO/Thomson. All rights reserved.

01299206

**CHECK IMAGE ACCESS SYSTEM**  
SYSTEME D'ACCES A DES IMAGES DE CHEQUES

**Patent Applicant/Patent Assignee:**

- **INTEGRATED DATA CONTROL INC**

506 Sandau, Suite 150, San Antonio, Texas 78216; US; US (Residence); US (Nationality); (For all designated states except: US)

**Inventor(s):**

- **MARCEAU Stephen Michael**  
215 Tomahawk, San Antonio, Texas 78232; US; (Designated for all)
- **JENSEN Robert Leland**  
1983 Oakwell Farms Parkway, Apt. 419, San Antonio, Texas 78216; US; (Designated for all)
- **SMITH Daniel Victor**  
2210 Bedford Sage, San Antonio, Texas 78213; US; (Designated for all)
- **HERRIN Damon Leigh**  
706 Sonnett, San Antonio, Texas 78216; US; (Designated for all)

**Legal Representative:**

- **HANOR Charles W (agent)**  
750 Rittiman Road, PO Box 91319, San Antonio, Texas 78209; US

	Country	Number	Kind	Date
Patent	WO	2005106736	A2-A3	20051110
Application	WO	2005US12513		20050413
Priorities	US	2004824792		20040414

**Detailed Description:**

...For much of that time, software has been available to download financial transaction information from **financial institutions**. Many **financial institutions** have made **check images** available to customers online. The **check images** can be copied or downloaded onto the **computer** of the customer. Those downloads, however, typically failed to reveal the payee named on the...

**Claims:**

...computer program operable to unpack or store a downloaded digital archive into a folder or **database**, search the searchable index, and **display** the cleared **check images**.

31 A method for a **financial institution** to deliver an electronic financial statement to a customer including financial check and transaction images...



Dialog eLink: [Order File History](#)

22/3K/15 (Item 11 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

01084826

## FINANCIAL DOCUMENT PROCESSING METHOD AND SYSTEM PROCEDE ET SYSTEME DE TRAITEMENT DE DOCUMENTS FINANCIERS

### Patent Applicant/Patent Assignee:

- **AJJA PRODUCTIONS PTY LIMITED**  
Suite 1210, 265 Exhibition Street, Melbourne, Victoria 3000; AU; AU(Residence);  
AU(Nationality); (For all designated states except: US)

### Patent Applicant/Inventor:

- **ASHLEY John**  
Suite 1210, 265 Exhibition Street, Melbourne, Victoria 3000; AU; AU(Residence);  
GB(Nationality); (Designated only for: US)

### Legal Representative:

- **FREEHILLS CARTER SMITH BEADLE (agent)**  
Level 43, 101 Collins Street, Melbourne, Victoria 3000; AU

	Country	Number	Kind	Date
Patent	WO	200408350	A1	20040122
Application	WO	2003AU858		20030703
Priorities	AU	2002950093		20020710

### Detailed Description:

...62 to 66 creates a unique record to enable the document image files and document **data files** from the **cheques scanned** at the **bank** customer premises to be matched with the physical cheques subsequently received by the bank operation... these amounts.

The document image file may be used as a temporary tool on the **bank** receiving **server** prior to **image** truncation. When the physical **cheques** arrive for encoding and sorting, the received document image files may be

permanently stored for...

Dialog eLink: [Order File History](#)

22/3K/17 (Item 13 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

00998313

**DOCUMENT PROCESSING SYSTEM USING FULL IMAGE SCANNING DOCUMENT  
PROCESSING SYSTEM USING FULL IMAGE SCANNING  
SYSTEME DE TRAITEMENT DE DOCUMENTS UTILISANT UN BALAYAGE D'IMAGE  
COMPLETE**

**Patent Applicant/Patent Assignee:**

- **CUMMINS-ALLISON CORP**  
891 Feehanville Drive, Mount Prospect, IL 60056; US; US(Residence); US(Nationality)

**Inventor(s):**

- **JONES John E**  
43 Long Meadow, Winnetka, IL 60043; US
- **JONES William J**  
280 Poteet Avenue, Barrington, IL 60010; US
- **MENNIE Douglas U**  
229 Wood Street, Barrington, IL 60010; US
- **JONES Paul A**  
1618 Meadow Lane, Glenview, IL 60025; US

**Legal Representative:**

- **RUDISILL Stephen G(et al)(agent)**  
Jenkins & Gilchrist, 225 West Washington Street, Suite 2600, Chicago, IL 60606; US

	Country	Number	Kind	Date
Patent	WO	200328361	A2-A3	20030403

	Country	Number	Kind	Date
Application	WO	2002US30157		20020923
Priorities	US	2001965428		20010927

#### Detailed Description:

...credited to the person's account at Bank A ( step 1780b). At step 1785b, the **image** files of the **checks** are communicated to **Bank A** for **storage**. It is also contemplated that the denomination of the checks may be 3o determined prior...

Dialog eLink: [Order File History](#)

22/3K/18 (Item 14 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

00990398

#### **DIGITALLY WATERMARKING CHECKS AND OTHER VALUE DOCUMENTS** **CHEQUES A FILIGRANAGE NUMERIQUE ET AUTRES DOCUMENTS DE VALEUR**

#### **Patent Applicant/Patent Assignee:**

- **DIGIMARC CORPORATION**  
19801 S.W. 72nd Avenue, Suite 100, Tualatin, OR 97062; US; US(Residence); US(Nationality);  
(For all designated states except: US)

#### **Patent Applicant/Inventor:**

- **CARR J Scott**  
22655 S.W. Grahams Ferry Road, Tualatin, OR 97062; US; US(Residence); US(Nationality);  
(Designated only for: US)
- **RHOADS Geoffrey B**  
2961 S.W. Turner Road, West Linn, OR 97068; US; US(Residence); US(Nationality);  
(Designated only for: US)
- **HIEN William C III**  
151 Indiantown Road, Glenmoore, PA 19343-1412; US; US(Residence); US(Nationality);  
(Designated only for: US)

- **MILLER Marc D**  
P.O. Box 596, Corte Madera, CA 94976; US; US(Residence); US(Nationality); (Designated only for: US)
- **HAWES Jonathan L**  
2502 Jolie Point Road, West Linn, OR 97068; US; US(Residence); US(Nationality); (Designated only for: US)
- **ELOVITZ Andrea Nicole**  
5655 Southwood Drive, Lake Oswego, OR 97035; US; US(Residence); US(Nationality); (Designated only for: US)
- **STEWART Steven W**  
4730 S.W. Joshua Street, Tualatin, OR 97062; US; US(Residence); US(Nationality); (Designated only for: US)

**Legal Representative:**

- **STEWART Steven W (agent)**  
Digimarc Corporation, 19801 S.W. 72nd Avenue, Suite 100, Tualatin, OR 97062; US

	Country	Number	Kind	Date
Patent	WO	200319449	A2-A3	20030306
Application	WO	2002US27954		20020830
Priorities	US	2001316851		20010831
	US	2001327687		20011005
	US	2002352652		20020128
	US	2002172769		20020614
	US	2002172506		20020614

**Detailed Description:**

...issuing bank 16 (e.g., perhaps through a handler house or repository 14). The issuing **bank** 16 may convert the **check** to microfilm, a **digital** copy and/or forward the **check** (or film/**digital images**) to a **storage** facility 18 or to the check drawer (customer). This process involves time and millions of...

Dialog eLink: [Order File History](#)

22/3K/24 (Item 20 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

(c) 2010 WIPO/Thomson. All rights reserved.

00358784

**METHOD AND APPARATUS FOR IMAGING, IMAGE PROCESSING AND DATA COMPRESSION AND MERGE/PURGE TECHNIQUES FOR DOCUMENT IMAGE DATABASES**

PROCEDE ET APPAREIL DE REPRESENTATION, DE TRAITEMENT D'IMAGE ET DE COMPRESSION DE DONNEES, ET TECHNIQUES DE FUSION ET DE PURGE DE BASES DE DONNEES DE REPRESENTATIONS DE DOCUMENTS

**Patent Applicant/Patent Assignee:**

- STOLFO Salvatore J

**Inventor(s):**

- STOLFO Salvatore J

	Country	Number	Kind	Date
Patent	WO	9641298	A1	19961219
Application	WO	95US14663		19951108
Priorities	US	95488333		19950607

**Detailed Description:**

...to substantially reduce the storage

SUBSTITUTE SHEET (RULE 26)

requirements and management of large archival **storage** of many **check images** and to improve the speed of accessing and retrieving individual **check images** and the long term **storage**

requirements of older existing microfilmed **check images**, which are typically maintained by the banking system for about 7 years

It is another object of the present invention to provide variable-size or scaled **check images** retained on **storage** media, including decompression by utilizing codebook code to render full color and faithful reproductions of...

Dialog eLink: [Order File History](#)

22/3,K/26 (Item 2 from file: 324)

DIALOG(R)File 324: GERMAN PATENTS FULLTEXT

(c) 2010 UNIVENTIO/THOMSON. All rights reserved.

0003227210

**Elektronisches Bild-Speicher- und Wiederabrufsystem für Schecks und dergleichen**  
**Electronic bit map memory and recall system for cheques and such a thing**

Patent Applicant/Assignee:

The Chase Manhattan Bank N A, Brooklyn,N.Y., US

Inventor(s):

Cahill Thomas, Newton,N.J., US

McNulty Louise A, Brooklyn,N.Y., US

McMonagle John J, Bayonne,N.J., US

Sferra Richard H, Plainview,N.Y., US

Levine Glenn, Ossining,N.Y., US

Goldfisher Saul, Brooklyn,N.Y., US

Wilson Philip, Brooklyn,N.Y., US

Koroteyev Vladimir, Brooklyn,N.Y., US

Publication & Filing Information			
	Serial Number	Kind	Date
Publication	DE 19542842	A1	19960523
Application	DE 19542842		19951117

Priority application(s): US 94342265 19941118 (Original format: US 34226594 )

Publication Language: German ; Application Language: German

Fulltext Word Count (English): 46231

Fulltext Word Count (German) : 39512

Fulltext Word Count (Both) : 85743 **Class Codes** International Patent Classification IPC Level Value

Position Status Version Date Action Date Source Office **G06F-017/30** Main **G06F-017/60** Fulltext  
Availability: Description (English machine translation)**Description** (English machine translation)...user  
can the data base-maintenance option to select, in order to delete or remove **cheque pictures** directly  
and the appropriate **data-bank**-data record. A user has preferably two options in accordance with the  
invention: one consists... **Description** (German)

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

File 2:INSPEC 1898-2010/Apr W3  
(c) 2010 The IET  
File 35:Dissertation Abs Online 1861-2010/Mar  
(c) 2010 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2010/Apr 22  
(c) 2010 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb  
(c) 2010 The HW Wilson Co.  
File 474:New York Times Abs 1969-2010/Apr 26  
(c) 2010 The New York Times  
File 475:Wall Street Journal Abs 1973-2010/Apr 26  
(c) 2010 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2010/Apr W4  
(c) 2010 Info.Sources Inc. All rights res.  
File 23:CSA Technology Research Database 1963-2010/Feb  
(c) 2010 CSA.  
File 7:Social SciSearch(R) 1972-2010/Apr W3  
(c) 2010 The Thomson Corp  
File 34:SciSearch(R) Cited Ref Sci 1990-2010/Apr W3  
(c) 2010 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp

Set	Items	Description
S1	3517	(CHECK? ? OR CHEQUE? ?)(4N)(IMAGE? ? OR PICTURE? ? OR GRAPHIC? OR PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW??? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL? OR DIGITIS? OR DIGITIZ?)
S2	305	S1(6N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR SAVING??(2W)LOAN? OR S()L OR CREDIT()UNION? ?)
S3	46018	(PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR SEVERAL?? OR TWO? ?)(5N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR SAVINGS(2W)LOAN? OR S()L OR CREDIT()UNION? ?)
S4	264	S1(7N)(SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ? OR MAIN()FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR WEBSEVER? ? OR STORAGE? ?)
S5	78	S1(7N)(DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??)(()BASE? ? OR BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))
S6	68	S1(8N)(DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD()DRIVE ?)
S7	56	(CHECK? ? OR CHEQUE? ?)(3N)(IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL?? OR DIGITIZ?)(3N)(SERVER? ? OR DATABASE? ? OR DRIVE? ?)

S8	305	S1 AND S2
S9	44	S8 AND S3
S10	3	S9 AND S4
S11	78	S1 AND S5
S12	15	S11 AND S2
S13	68	S1 AND S6
S14	15	S13 AND S2
S15	46	S1 AND S7
S16	9	S15 AND S2
S17	32	S10 OR S12 OR S14 OR S16
S18	25	S17 NOT PY>2003
S19	24	RD (unique items)

Dialog eLink: **USPTO Full Text Retrieval Options**

19/5,K/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

08841305

**Title:** Image data mining of check transactions: techniques and applications

**Author(s):** Hassanein, K.

**Author Affiliation:** Michael G. Degroote Sch. of Bus., McMaster Univ., Ont., Canada

**Journal:** Journal of Information Technology Cases and Applications (JITCA) , vol.4 , no.4 , pp.4-21

**Publisher:** Ivy League Publishing

**Country of Publication:** USA

**Publication Date:** 2002

**ISSN:** 1522-8053

**SICI:** 1522-8053(2002)4:4L4:IDMC;1-2

**CODEN:** JITCAK

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Application (A); Practical (P)

**Abstract:** Check transactions represent a major information-rich stream of customer data that is available to banks today. However, this valuable source of data is largely untapped due to the difficulties associated with extracting data from **check images**. This paper shows how it is possible to exploit image processing and pattern recognition techniques to help extract and analyze the information content of check transactions. It also explores how this information could be used within the context of a data warehouse to provide banks with a better understanding of their customers, allowing them to approach those customers with customized offers for products or financial services. In addition, a case study of a prototype of a **check image** data mining system is presented demonstrating the feasibility of this technology. The paper also touches on the implications of this business application to consumer data privacy ( 23 refs.)

**Subfile(s):** C (Computing & Control Engineering); D (Information Technology for Business)

**Descriptors:** bank data processing; cheque processing; customer relationship management; data



mining; data privacy; data warehouses; image processing; pattern recognition

**Identifiers:** **image** data mining; **check** transactions; information-rich stream; customer **data**; **banks**; image processing; customer relationship management; pattern recognition; information content; data warehouse; consumer data privacy

**Classification Codes:** C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130S (Data security); C0230 (Economic, social and political aspects of computing); C6160Z (Other DBMS); D2050E (IT in banking ); D1050 (Legal requirements of IT)

**INSPEC Update Issue:** 2004-004

**Copyright:** 2004, IEE

**Title:** **Image data mining of check transactions: techniques and applications**

**Abstract:** ...source of data is largely untapped due to the difficulties associated with extracting data from **check images**. This paper shows how it is possible to exploit image processing and pattern recognition techniques... ...for products or financial services. In addition, a case study of a prototype of a **check image** data mining system is presented demonstrating the feasibility of this technology. The paper also touches...

**Identifiers:** **image** data mining; **check** transactions; information-rich stream; customer **data**; **banks**; image processing; customer relationship management; pattern recognition; information content; data warehouse; consumer data privacy

**USPTO Full Text Retrieval Options**

Dialog eLink:

19/5,K/2 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

08211050

**Title:** **Image data mining from financial documents based on wavelet features**

**Author(s):** El Badawy, O.; El-Sakka, M.R.; Hassanein, K.; Kamel, M.S.

**Author Affiliation:** Dept. of Syst. Design Eng., Waterloo Univ., Ont., Canada

**Book Title:** Proceedings 2001 International Conference on Image Processing (Cat. No.01CH37205)

**Inclusive Page Numbers:** 1078-81 vol.1

**Publisher:** IEEE, Piscataway, NJ

**Country of Publication:** USA

**Publication Date:** 2001

**Conference Title:** Proceedings 2001 International Conference on Image Processing

**Conference Date:** 7-10 Oct. 2001

**Conference Location:** Thessaloniki, Greece

**Conference Sponsor:** IEEE Signal Process. Soc

**ISBN:** 0 7803 6725 1

**U.S. Copyright Clearance Center Code:** 0-7803-6725-1/01/\$10.00

**Medium:** Also available on CD-ROM in PDF format

**Item Identifier (DOI):** [10.1109/ICIP.2001.959236](https://doi.org/10.1109/ICIP.2001.959236)

**Part:** vol.1

**Number of Pages:** 3 vol.(lxx+1133+1108+1110)

**Language:** English

**Document Type:** Conference Paper (PA)

**Treatment:** Practical (P); Experimental (X)

**Abstract:** We present a framework for clustering and classifying **cheque images** according to their payee-line content. The features used in the clustering and classification processes are extracted from the wavelet domain by means of thresholding and counting of wavelet coefficients. The feasibility of this framework is tested on a **database** of 2620 **cheque images**. This **database** consists of **cheques** from 10 different accounts. Each account is written by a different person. Clustering and classification are performed separately on each account using distance-based techniques. We achieved correct-classification rates of 86% and 81% for the supervised and unsupervised learning cases, respectively. These rates are the average of correct-classification rates obtained from the 10 different accounts ( 11 refs.)

**Subfile(s):** B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** **banking**; **cheque processing**; data mining; document **image** processing; feature extraction; handwritten character recognition; image classification; learning (artificial intelligence); pattern clustering; unsupervised learning; wavelet transforms

**Identifiers:** image data mining; financial documents; wavelet features; **cheque image** clustering; **cheque image** classifying; payee-line content; feature extraction; thresholding; distance-based techniques; supervised learning; unsupervised learning; handwritten text

**Classification Codes:** B6135 (Optical, image and video signal processing); B0290X (Integral transforms in numerical analysis ); C6130D (Document processing techniques ); C5260B (Computer vision and image processing techniques); C1250M (Image recognition); C4188 (Integral transforms in numerical analysis ); C1230L ( Learning in AI); C1250B (Character recognition); C7120 (Financial computing ); E0410F (Business applications of IT )

**INSPEC Update Issue:** 2002-011

**Copyright:** 2002, IEE

**Abstract:** We present a framework for clustering and classifying **cheque images** according to their payee-line content. The features used in the clustering and classification processes... ..thresholding and counting of wavelet coefficients. The feasibility of this framework is tested on a **database** of 2620 **cheque images**. This **database** consists of **cheques** from 10 different accounts. Each account is written by a different person. Clustering and classification...

**Descriptors:** **banking**; **cheque processing**; data mining; document **image** processing; feature extraction; handwritten character recognition; image classification; learning (artificial intelligence); pattern clustering; unsupervised learning...

**Identifiers:** image data mining; financial documents; wavelet features; **cheque image** clustering; **cheque image** classifying; payee-line content; feature extraction; thresholding; distance-based techniques; supervised learning; unsupervised learning; handwritten...

19/5,K/3 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

08093233

**Title:** Constructing Web-based legacy index card archives-architectural design issues and initial data acquisition**Author(s):** Downton, A.C.; Tams, A.C.; Wells, G.J.; Holmes, A.C.; Lucas, S.M.; Beccaloni, G.W.; Scoble, M.J.; Robinson, G.S.**Author Affiliation:** Dept. of Electron. Syst. Eng., Essex Univ., Colchester, UK**Inclusive Page Numbers:** 854-8**Publisher:** IEEE Comput. Soc., Los Alamitos, CA**Country of Publication:** USA**Publication Date:** 2001**Conference Title:** Proceedings of Sixth International Conference on Document Analysis and Recognition**Conference Date:** 10-13 Sept. 2001**Conference Location:** Seattle, WA, USA**Conference Sponsor:** IAPR**ISBN:** 0 7695 1263 1**U.S. Copyright Clearance Center Code:** 0-7695-1263-1/01/\$10.00**Item Identifier (DOI):** [10.1109/ICDAR.2001.953908](https://doi.org/10.1109/ICDAR.2001.953908)**Number of Pages:** xxiv+1274**Language:** English**Document Type:** Conference Paper (PA)**Treatment:** Application (A); Practical (P)

**Abstract:** Presents a progress report (after 1 year of a 3 year project) on the overall design for a flexible archive conversion system, intended eventually for widespread use as a tool to convert legacy typescript and handwritten archive card indexes into Internet-accessible and searchable databases. The VIADOCs system is being developed and evaluated on a demonstrator archive of 30,000 pyraloid moth cards at the UK Natural History Museum, and has already demonstrated a successful and efficient mechanism for image acquisition using a modified **bank cheque** scanner. Document **image** processing and analysis techniques, defined by an XML validating document type definition (DTD), are being used to correct defects in the acquired images and parse card sequences to match the hierarchical taxonomy of pyraloid moth species. Parsed data is processed by offline OCR engines augmented by field-specific subject dictionaries to produce a 'draft' online archive. This archive will then be validated interactively via a Web browser as it is used. It is hoped eventually to provide an efficient and configurable legacy archive document conversion system not only for the Natural History Museum, but also for all museums, libraries and archives where there is a need to interrogate legacy documents via computer ( 2 refs.)

**Subfile(s):** C (Computing & Control Engineering)**Descriptors:** document image processing; grammars; handwritten character recognition ; hypermedia markup languages; indexing; Internet; optical character recognition; visual databases**Identifiers:** Web-based legacy index card archives; architectural design; data acquisition; flexible

archive conversion system; legacy typescript; Internet-accessible databases; searchable **databases**; pyraloid moth cards; UK Natural History Museum; **image** acquisition; **bank cheque** scanner; document **image** processing; document analysis; XML validating document type definition; parsing; card sequences; offline OCR engines; field-specific subject dictionaries

**Classification Codes:** C5260B (Computer vision and image processing techniques); C5620W ( Other computer networks); C6160S (Spatial and pictorial databases); C7210N (Information networks); C7240 (Information analysis and indexing)

**INSPEC Update Issue:** 2001-045

**Copyright:** 2001, IEE

**Abstract:** ...and has already demonstrated a successful and efficient mechanism for image acquisition using a modified **bank cheque** scanner. Document **image** processing and analysis techniques, defined by an XML validating document type definition (DTD), are being...

**Identifiers:** ...archives; architectural design; data acquisition; flexible archive conversion system; legacy typescript; Internet-accessible databases; searchable **databases**; pyraloid moth cards; UK Natural History Museum ; **image** acquisition; **bank cheque** scanner; document **image** processing; document analysis; XML validating document type definition; parsing; card sequences; offline OCR engines; field...

Dialog eLink:

**USPTO Full Text Retrieval Options**

19/5,K/4 (Item 4 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

08093166

**Title:** A knowledge-based segmentation system for handwritten dates on bank cheques

**Author(s):** Qizhi Xu; Lam, L.; Suen, C.Y.

**Author Affiliation:** Centre for Pattern Recognition & Machine Intelligence, Concordia Univ., Montreal, Que., Canada

**Inclusive Page Numbers:** 384-8

**Publisher:** IEEE Comput. Soc. Los Alamitos, CA

**Country of Publication:** USA

**Publication Date:** 2001

**Conference Title:** Proceedings of Sixth International Conference on Document Analysis and Recognition

**Conference Date:** 10-13 Sept. 2001

**Conference Location:** Seattle, WA, USA

**Conference Sponsor:** IAPR

**ISBN:** 0 7695 1263 1

**U.S. Copyright Clearance Center Code:** 0-7695-1263-1/01/\$10.00

**Item Identifier (DOI):** [10.1109/ICDAR.2001.953818](https://doi.org/10.1109/ICDAR.2001.953818)

**Number of Pages:** xxiv+1274

**Language:** English

**Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** Segmenting handwritten date fields on **bank cheque images** into three subimages corresponding to the day, month and year is the first and critical step of our date recognition system. The paper describes a knowledge-based segmentation system, which introduces different kinds of knowledge at different segmentation stages to improve the performance. The knowledge includes information on the writing style, syntactic and semantic constraints, etc. Results have shown that the system is very effective compared with a previous structural feature based method ( 9 refs.)

**Subfile(s):** B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** **bank** data processing; **cheque** processing; handwritten character recognition; **image** segmentation; **knowledge based** systems

**Identifiers:** **knowledge-based** segmentation system; handwritten date field segmentation; **bank cheque images**; subimages; date recognition system; segmentation stages; writing style; syntactic constraints; semantic constraints

**Classification Codes:** B6135 (Optical, image and video signal processing); C7120 (Financial computing); C1250B (Character recognition); C5260B (Computer vision and image processing techniques); C6170 (Expert systems and other AI software and techniques); E0410F (Business applications of IT )

**INSPEC Update Issue:** 2001-045

**Copyright:** 2001, IEE

**Abstract:** Segmenting handwritten date fields on **bank cheque images** into three subimages corresponding to the day, month and year is the first and critical...

**Descriptors:** **bank** data processing; **cheque** processing; handwritten character recognition; **image** segmentation; **knowledge based** systems

**Identifiers:** **knowledge-based** segmentation system; handwritten date field segmentation; **bank cheque images**; subimages; date recognition system; segmentation stages; writing style; syntactic constraints; semantic constraints

Dialog eLink:

**USPTO Full Text Retrieval Options**

19/5,K/5 (Item 5 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

08044583

**Title:** Automatic processing of bank checks: information storage and retrieval

**Author(s):** Koerich, A.L.; Luan Ling Lee

**Author Affiliation:** Ecole de Technol. Superieure, Quebec Univ., Montreal, Que., Canada

**Journal:** Controle & Automacao , vol.12 , no.1 , pp.52-63

**Publisher:** Soc. Brasil. Autom

**Country of Publication:** Brazil

**Publication Date:** Jan.-April 2001

**ISSN:** 0103-1759

**SICI:** 0103-1759(200101/04)12:IL.52:APBC;1-3

**CODEN:** COAUFH

**Language:** Portuguese

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The paper presents an automatic system for **storage** and retrieval of **bank checks**. The **bank checks** are **digitized** and their **images** are processed through an information extraction system that eliminates the redundant information and provides images containing only the user-input fields. The resulting images with the user-input fields are compressed and indexed using information extracted from the MICR line. Finally, both compressed image and other useful information are stored in a database under a hybrid structure. The stored information can be recovered and the original **bank check image** can be reconstructed using both previously eliminated information and user-input field images. The experimental results by testing the proposed automatic system over real Brazilian bank checks reveal that the proposed method provides images with good visual quality in addition to the advantage of efficient and automatic information storage, search and retrieval ( 13 refs.)

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** **bank** data processing; **cheque** processing; document **image** processing; **image** retrieval; visual **databases**

**Identifiers:** automatic processing; bank check processing; bank cheque processing; information retrieval; automatic system; digitization; information extraction system; redundant information; user-input fields; MICR line; compressed **image**; hybrid structure; bank **check image**; user-input field **images**; Brazilian **bank checks**; automatic information **storage**

**Classification Codes:** C7120 (Financial computing); C6160S (Spatial and pictorial databases); C7250R (Information retrieval techniques); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); E0410F (Business applications of IT )

**INSPEC Update Issue:** 2001-038

**Copyright:** 2001, IEE

**Abstract:** The paper presents an automatic system for **storage** and retrieval of **bank checks**. The **bank checks** are **digitized** and their **images** are processed through an information extraction system that eliminates the redundant information and provides images... ..a database under a hybrid structure. The stored information can be recovered and the original **bank check image** can be reconstructed using both previously eliminated information and user-input field images. The experimental...

**Descriptors:** **bank** data processing; **cheque** processing; document **image** processing; **image** retrieval; visual **databases**

**Identifiers:** ...retrieval; automatic system; digitization; information extraction system; redundant information; user-input fields; MICR line; compressed **image**; hybrid structure; bank **check image**; user-input field **images**; Brazilian **bank checks**; automatic information **storage**

19/5.K/7 (Item 7 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

07352805

**Title:** Automatic storage, retrieval and visualization of bank check images**Author(s):** Koerich, A.L.; Lee, L.L.**Author Affiliation:** Ecole des Hautes Etudes Commerciales, Montreal, Que., Canada**Book Title:** Proceedings of the Fifth International Conference on Document Analysis and Recognition. ICDAR '99 (Cat. No.PR00318)**Inclusive Page Numbers:** 111-14**Publisher:** IEEE Comput. Soc, Los Alamitos, CA**Country of Publication:** USA**Publication Date:** 1999**Conference Title:** Proceedings of the Fifth International Conference on Document Analysis and Recognition**Conference Date:** 20-22 Sept. 1999**Conference Location:** Bangalore, India**Conference Sponsor:** Int. Assoc. for Pattern Recognition**ISBN:** 0 7695 0318 7**U.S. Copyright Clearance Center Code:** 0 7695 0318 7/99/\$10.00**Item Identifier (DOI):** [10.1109/ICDAR.1999.791737](https://doi.org/10.1109/ICDAR.1999.791737)**Number of Pages:** xxiv+821**Language:** English**Document Type:** Conference Paper (PA)**Treatment:** Application (A)

**Abstract:** This paper presents an automated system for storage and retrieval of bank checks in contrast with the microfilming techniques that are currently used. The **bank check images** are introduced into an extraction module where the filled in information is segmented. This information is indexed via keywords derived from the MICR line and stored in a database under a hybrid structure where hash tables, trees and inverted files are employed. For the information retrieval and visualization, make-up **bank check images** are generated. The experimental results reveal a good performance of the proposed method in terms of compactness of stored information and high visual quality of the reconstructed images ( 9 refs.)

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)**Descriptors:** cheque processing; document **image** processing; **image** reconstruction; image segmentation; information retrieval; information **storage**; **storage** management; tree data structures ; visual databases**Identifiers:** automatic **storage**; automatic retrieval; automatic visualization ; **bank check images**; extraction module; segmentation; information indexing; keywords; MICR line; database; hash tables; trees; inverted file; information retrieval; high visual quality**Classification Codes:** C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); C6160S ( Spatial and pictorial databases); C6120 (File organisation); C7250 ( Information storage and retrieval); E0410F (Business applications of

IT )

**INSPEC Update Issue:** 1999-036

**Copyright:** 1999, IEE

**Title:** Automatic storage, retrieval and visualization of bank check images

**Abstract:** ...retrieval of bank checks in contrast with the microfilming techniques that are currently used. The **bank check images** are introduced into an extraction module where the filled in information is segmented. This information... ..tables, trees and inverted files are employed. For the information retrieval and visualization, make-up **bank check images** are generated. The experimental results reveal a good performance of the proposed method in terms...

**Descriptors:** cheque processing; document **image** processing; **image** reconstruction; image segmentation; information retrieval; information **storage**; **storage** management; tree data structures ; visual databases

**Identifiers:** automatic **storage**; automatic retrieval; automatic visualization ; **bank check images**; extraction module; segmentation; information indexing; keywords; MICR line; database; hash tables; trees; inverted file; information...

Dialog eLink:

**USPTO Full Text Retrieval Options**

19/5,K/8 (Item 8 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

07019137

**Title:** Philadelphia Fed embraces check imaging

**Author(s):** Prichard, B.

**Author Affiliation:** Fed. Reserve Bank of Philadelphia, PA, USA

**Journal:** Inform , vol.12 , no.7 , pp.42, 44, 46

**Publisher:** Assoc. Inf. & Image Manag. Int

**Country of Publication:** USA

**Publication Date:** July 1998

**ISSN:** 0892-3876

**SICI:** 0892-3876(199807)12:7L:42:PECI;1-5

**CODEN:** INFREN

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The Federal Reserve Bank of Philadelphia teams with Unisys and Chase Manhattan. Chase Manhattan Bank, one of the US' largest and most technology charged banks, is a key Philadelphia Fed customer. Chase management decided to rearchitect the bank's check processing operations and to rely on imaging technology to supply corporate customers with same-day access to **digitized check images**.



Ideally, a **check** could be **viewed** from both the front and the back for signature verification, the date it was written, the name of the payee, the payee endorsements, and so forth. However, Chase felt that the time, effort, and cost expended to institute check imaging on its own would be impractical. Enter the Philadelphia Fed. Since they receive the checks a number of hours before Chase receives them from Philadelphia Fed, it made more sense for them to image all the items that flow through there, and to sell those check imaging capabilities to Chase as well as to their other banks. Beginning in late 1996, the Philadelphia Fed added the Unisys **Image Check Processing System (ICPS)** hardware and software to perform image capture on two of its DP1800 sorters, and the Image Retrieval and Information System (IRIS) hardware and software to archive and export the **check images** (0 refs.)

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** bank data processing; **cheque** processing; document **image** processing; visual **databases**

**Identifiers:** check imaging; Federal Reserve Bank of Philadelphia; Unisys; Chase Manhattan Bank; Philadelphia Fed customer; check processing operations; imaging technology; corporate customers; same-day access; **digitized check images**; signature verification; **check** imaging capabilities; Unisys **Image Check Processing System**; **image** capture; DP1800 sorters; Image Retrieval and Information System

**Classification Codes:** C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); C6160S (Spatial and pictorial databases); E0410F (Business applications of IT)

**INSPEC Update Issue:** 1998-036

**Copyright:** 1998, IEE

**Abstract:** ...and to rely on imaging technology to supply corporate customers with same-day access to **digitized check images**. Ideally, a **check** could be **viewed** from both the front and the back for signature verification, the date it was written... ..as to their other banks. Beginning in late 1996, the Philadelphia Fed added the Unisys **Image Check Processing System (ICPS)** hardware and software to perform image capture on two of its DP1800... ..the Image Retrieval and Information System (IRIS) hardware and software to archive and export the **check images**

**Descriptors:** bank data processing; **cheque** processing; document **image** processing; visual **databases**

**Identifiers:** ...Manhattan Bank; Philadelphia Fed customer; check processing operations; imaging technology; corporate customers; same-day access; **digitized check images**; signature verification; **check** imaging capabilities; Unisys **Image Check Processing System**; **image** capture; DP1800 sorters; Image Retrieval and Information System

Dialog eLink:

**USPTO Full Text Retrieval Options**

19/5,K/15 (Item 15 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

04861162

**Title:** Managing images [in banks]

**Author(s):** Ledford, S.

**Journal:** Bank Management , vol.67 , no.1 , pp.58, 60, 62

**Country of Publication:** USA

**Publication Date:** Jan. 1991

**ISSN:** 1049-1775

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Economic (E); Practical (P)

**Abstract:** Bankers are staking the future on **image** technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a series of stumbling blocks that will have to be removed before the technology delivers on its promise. One of those obstacles is storage costs. Manufacturers will have to drive storage costs to one-thirtieth of today's levels or imaging could be in jeopardy as a big-**bank** proof automation tool. At 10 million **check images** a night and about 50000 bytes per check, a **bank** would exhaust its storage in **two** days ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; document image processing; records management

**Identifiers:** **image** technology; **storage** costs; **check images**; **bank**

**Classification Codes:** D2050E (IT in banking); D3045 (Records management systems for business automation); E0410F (Business applications of IT ); E0420 (Information management)

**INSPEC Update Issue:** 1991-009

**Copyright:** 1991, IEE

**Abstract:** Bankers are staking the future on **image** technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a...one-thirtieth of today's levels or imaging could be in jeopardy as a big-**bank** proof automation tool. At 10 million **check images** a night and about 50000 bytes per check, a **bank** would exhaust its storage in **two** days

**Identifiers:** **image** technology; **storage** costs; **check images**; **bank**

Dialog eLink: **USPTO Full Text Retrieval Options**

19/5,K/16 (Item 16 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

04681838

**Title:** IBM unveils first stage of image/check system

**Author(s):** Tracey, B.

**Journal:** Computers in Banking , vol.7 , no.4 , pp.12, 14-15

**Country of Publication:** USA

**Publication Date:** April 1990

**ISSN:** 0742-6496

**CODEN:** CBANE6

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The first pieces of Big Blue's ImagePlus High Performance Transaction Processing System (HPTS) are being delivered and installed in six banks in the US and Canada. Made up of both hardware and software components, HPTS is designed to replace the mechanical clamor that has been found in banks' check processing rooms for nearly three decades with the near-silent whir of computers and optical disk drives passing **digitized check images** to each other. The benefit to large financial institutions that process millions of checks per day is a possible two- or three-fold increase in productivity. The caveat: have about \$10 or \$20 million to spend if you want a full-blown system. The system comprises the 3897 Image Capture System, the 3898 Image Processor, and software for proof of deposit functions, image statements, as well as work in progress monitoring ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; IBM computers; image scanners; picture processing

**Identifiers:** IBM; ImagePlus High Performance Transaction Processing System; **banks; check processing; digitized check images; 3897 Image Capture System; 3898 Image Processor; proof of deposit; work in progress**

**Classification Codes:** D2050E (IT in banking); D5030 (Printers and other peripherals for office automation); D5010 (Computers and work stations for office automation); D3045 (Records management systems for business automation); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1990-017

**Copyright:** 1990, IEE

**Title:** IBM unveils first stage of image/check system

**Abstract:** ...processing rooms for nearly three decades with the near-silent whir of computers and optical disk drives passing **digitized check images** to each other. The benefit to large financial institutions that process millions of checks per...

**Identifiers:** IBM; ImagePlus High Performance Transaction Processing System; **banks; check processing; digitized check images; 3897 Image Capture System; 3898 Image Processor; proof of deposit; work in progress**

Dialog eLink:

**USPTO Full Text Retrieval Options**

19/5,K/17 (Item 17 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

04665590

**Title:** Checking out image

**Author(s):** Swift, C.R.

**Journal:** Bank Management , vol.66 , no.5 , pp.32, 34, 36, 37

**Country of Publication:** USA

**Publication Date:** May 1990

**ISSN:** 0024-9823

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** After two decades of wringing ever more efficiency out of conventional check processing methods and equipment, bankers have found the new cost-cutting tool they have been looking for-image technology. But to capitalize on it, three developments will have to occur. The cost of optical storage must be trimmed to one-thirtieth of today's levels. **Check images** must be accepted in court. Standards for **storage** and transmission must be established so that **digital** representations of **checks** can be exchanged among **banks** instead of paper ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; image scanners; picture processing

**Identifiers:** standards; **check** processing; **image** technology; optical **storage**

**Classification Codes:** D2050E (IT in banking); D3045 (Records management systems for business automation); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1990-015

**Copyright:** 1990, IEE

**Abstract:** ...The cost of optical storage must be trimmed to one-thirtieth of today's levels. **Check images** must be accepted in court. Standards for **storage** and transmission must be established so that **digital** representations of **checks** can be exchanged among **banks** instead of paper

**Identifiers:** standards; **check** processing; **image** technology; optical **storage**

## B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2010/Apr 26  
(c) 2010 Dialog

File 15:ABI/Inform(R) 1971-2010/Apr 24  
(c) 2010 ProQuest Info&Learning

File 610:Business Wire 1999-2010/Apr 26  
(c) 2010 Business Wire.

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 613:PR Newswire 1999-2010/Apr 26  
(c) 2010 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2010/Apr 23  
(c) 2010 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2010/Apr 26  
(c) 2010 McGraw-Hill Co. Inc

File 9:Business & Industry(R) Jul/1994-2010/Apr 24  
 (c) 2010 Gale/Cengage  
 File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17  
 (c) 2010 Gale/Cengage  
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 08  
 (c) 2010 Gale/Cengage  
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23  
 (c) 2010 Gale/Cengage  
 File 16:Gale Group PROMT(R) 1990-2010/Apr 22  
 (c) 2010 Gale/Cengage  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23  
 (c) 2010 Gale/Cengage  
 File 471:New York Times Fulltext 1980-2010/Apr 26  
 (c) 2010 The New York Times

? ds

Set	Items	Description
S1	95386	(CHECK? ? OR CHEQUE? ?) (4N) (IMAGE? ? OR PICTURE? ? OR GRAPHIC? ? OR PHOTOGRAPH? ? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL? OR DIGITIS? OR DIGITIZ?)
S2	12290	S1(6N) (BANK??? OR BANC OR BANCS OR FINANCIAL() INSTITUTION? ? OR SAVING??(2W) LOAN? OR S() L OR CREDIT() UNION? ?)
S3	1868558	(PLURALIT? ? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR SEVERAL?? OR TWO? ?) (5N) (BANK??? OR BANC OR BANCS OR FINANCIAL() INSTITUTION? ? OR SAVINGS(2W) LOAN? OR S() L OR CREDIT() UNION? ?)
S4	7373	S1(7N) (SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ? OR MAIN() FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR WEBSEVER? ? OR STORAGE? ?)
S5	1395	S1(7N) (DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL? ? OR INFORMATION??) () (BASE? ? OR BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))
S6	2893	S1(8N) (DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD() DRIVE? ?)
S7	1419	(CHECK? ? OR CHEQUE? ?) (3N) (IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED OR SCAN? ? OR DIGITAL?? OR DIGITIZ?) (3N) (SERVER? ? OR DATABASE? ? OR DRIVE? ?)
S8	12290	S1(5N) S2
S9	1220	S8(5N) S3
S10	1650	S8(20N) S3
S11	152	S10(5N) S4
S12	159	S10(10N) S4
S13	166	S10(20N) S4
S14	0	S13(5N) S7
S15	3	S13(20N) S7
S16	0	S13(5N) S5
S17	3	S13(20N) S5
S18	1395	S1(20N) S5
S19	134	S18(5N) S2
S20	15	S19(5N) S3
S21	1395	S1(5N) S5
S22	127	S21(5N) S2
S23	134	S21(20N) S2
S24	19	S23(5N) S3

S25	2893	S1 (F) S6
S26	604	S25 (5N) S2
S27	68	S26 (5N) S3
S28	96	S26 (20N) S3
S29	30	S28 (5N) S4
S30	0	S29 (5N) S7
S31	1171	S1 (20N) S7
S32	144	S31 (5N) S2
S33	147	S31 (20N) S2
S34	9	S33 (5N) S3
S35	49	S15 OR S17 OR S20 OR S24 OR S29 OR S34
S36	35	S35 NOT PY>2003
S37	25	RD (unique items)

37/3,K/1 (Item 1 from file: 20)  
 DIALOG(R)File 20: Dialog Global Reporter  
 (c) 2010 Dialog. All rights reserved.

**25871131 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**Advanced Financial Solutions Forms Alliance With Infonox to Introduce ``ATM Capture" - Image Capture of Check and Cash Deposits At the Point of Origination**

BUSINESS WIRE  
 November 05, 2002

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 899

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...clearing, and exchange.

AFS ATM Capture, powered by Infonox's Active Payment Platform (TM), allows **financial** institutions' ATM machines to **image** capture both **check** and cash deposit transactions at the point of origination, instead of the traditional **central bank** or processing center. **Checks** and cash are **image-scanned** into the system as they are being deposited into the ATM. For check deposits this...

37/3,K/2 (Item 2 from file: 20)  
 DIALOG(R)File 20: Dialog Global Reporter  
 (c) 2010 Dialog. All rights reserved.

**22535383 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**The Tech Scene: Embracing Outsourcing's Middle Ground**

AMERICAN BANKER , p 1

April 17, 2002

**Journal Code:** WAMB **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1136

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...services they use, as with electricity.

The newest concept is the utility model, in which **many banks** share and sometimes co-invest in an outsourced platform, he said.

Viewpointe Archive Services LLC -- the **check image storage** utility owned by **Bank** of America Corp., J.P. Morgan Chase & Co., and IBM -- is a prime example of...

37/3,K/4 (Item 4 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

10129475 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Web Delivery May Revive Interest in Check Imaging**

AMERICAN BANKER , p 16

March 20, 2000

**Journal Code:** WAMB **Language:** English **Record Type:** FULLTEXT

**Word Count:** 1036

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...based fraud detection systems such as image-based "positive pay," which enable corporate customers to **view images** of questionable **checks** before the **bank** pays the funds.

**Another** popular service involved the storage of thousands of company checks on CD-ROMs. **Banks** would take **images** of **checks** from the **databases** and place them on CD-ROMs, giving corporate customers a quick and easy way to...

37/3,K/5 (Item 5 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

01287132 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Unisys VisualImpact/VisualArchive Solution Handles Heavy-Volume Check Processing at City**

## National Bank

BUSINESS WIRE

March 31, 1998 8:6

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 640

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...OSR5000 RAID system and an optical disk jukebox from DISC Incorporated, which will provide the **bank** with up to **two** terabytes of **storage** capacity -- equaling more than 107,695,000 **check images**, or over one year of the **bank's** item volume.

Applications are processed on a Unisys symmetric multiprocessor (SMP) NT server with...

**Dialog eLink:**

USPTO Full Text Retrieval Options

37/3,K/6 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

(c) 2010 ProQuest Info&Learning. All rights reserved.

02662361 466754561

**Banks await software for exchanges of check images**

Mearian, Lucas

Computerworld v37n45 pp: 4

Nov 10, 2003

**ISSN:** 0010-4841 **Journal Code:** COW

**Word Count:** 538

**Text:**

...exchange test project that ended last February. Viewpointe, which was founded in 2000 by the **two** banks and IBM, stores 22 billion **check images** per year.

Jennifer Lucas, a spokeswoman for Viewpointe, said the test project ran into problems when the **banks** tried to use **check images** to deal with so-called day-two settlements involving returned checks and other exceptions. Day...

...file," he said. "It's going to take quite a bit of investment for many **banks**." Using **check images** will also require "a lot more **storage**," Kute added.

KEY FEATURES



Brian Black, managing director of operations and payments at the Chicago...

**Dialog eLink:** **USPTO Full Text Retrieval Options**

37/3,K/7 (Item 2 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

(c) 2010 ProQuest Info&Learning. All rights reserved.

01317458 99-66854

**Check truncation vies for attention**

Murphy, Patricia A

US Banker v106n9 pp: 76-80

Sep 1996

**ISSN:** 0148-8848 **Journal Code:** USI

**Word Count:** 1317

**Text:**

...BancTec marketing manager Tom Cibula likens to a Dewey Decimal System for checks, supports the **storage of check images** at **various Fed Banks** and centralized access by Treasury. Developing a similar system to support private-sector check-clearing...

37/3,K/10 (Item 1 from file: 9)

DIALOG(R)File 9: Business & Industry(R)

(c) 2010 Gale/Cengage. All rights reserved.

02968158 Supplier Number: 98538872 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**How Big of a Step Is the Viewpointe-SVPCo Deal?**

**( Viewpointe Archive Services LLC plans to use the Small Value Payments Co. network )**

American Banker , v 168 , n 46 , p 22

March 10, 2003

**Document Type:** Newspaper **ISSN:** 0002-7561 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 920 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...Reserve Bank of Boston in charge of the FedImage program, says the service already allows **many** of the **bank's** roughly 1,000 affiliated **financial institutions** to send and retrieve **check images** through the FedLine **network**, but that most of them now use the capability only for viewing their own stored...

37/3,K/11 (Item 2 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
(c) 2010 Gale/Cengage. All rights reserved.

01094164 Supplier Number: 23668937 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**BANKS ADOPT IMAGE STATEMENTS AMID ONGOING USE OF PAPER CHECKS**  
( **Scott Imaging Associates** expects about **4,000** banks to offer image statements to customers by the end of the 20th century )

Commercial Appeal , p N/A  
October 10, 1996  
**Document Type:** Regional Newspaper ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 441

**ABSTRACT:**

...continue through the end of the 20th century. The Fed Memphis Branch noted that just **two** of about **350 banks** that use its services today now subscribe to image services. **Scott Image** is a consulting firm to **banks** on **check** imaging, which is the **digitized** electronic recording of **checks** for **storage** and retrieval. Article provides other background information on image statements.

37/3,K/13 (Item 1 from file: 275)  
DIALOG(R)File 275: Gale Group Computer DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

02761748 **Supplier Number:** 111063090 (Use Format 7 Or 9 For FULL TEXT )

**Banks await software for exchanges of check images: law will allow use of images to settle payments, but IT changes are needed.(News)**

Mearian, Lucas

Computerworld , 37 , 45 , 4(1)

Nov 10 , 2003

ISSN: 0010-4841

**Language:** English **Record Type:** Fulltext

**Word Count:** 565 **Line Count:** 00047

...exchange test project that ended last February. Viewpointe, which was founded in 2000 by the **two** banks and IBM, stores 22 billion **check images** per year.

Jennifer Lucas, a spokes-woman for Viewpointe, said the test project ran into problems when the **banks** tried to use **check images** to deal with so-called day-two settlements involving returned checks and other exceptions. Day...

...file," he said. "It's going to take quite a bit of investment for many **banks**." Using **check images** will also require "a lot more **storage**," Kute added.

Brian Black, managing director of operations and payments at the Chicago-based Bank...

37/3,K/14 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

05433426 **Supplier Number:** 94975291 (USE FORMAT 7 FOR FULLTEXT)

**AFS Showcases New Products At Industry Forum.**

Item Processing Report , v 13 , n 24 , p 0

Dec 5 , 2002

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 2060

-

...toward electronification of the check."

The product, powered by Infonox's Active Payment Platform, allows **financial institutions'** ATM machines to **image** capture **both check** and cash deposit transactions at the point of

origination, instead of the traditional **central bank** or processing center. **Checks** and cash are **image-scanned** into the system as they are being deposited into the ATM. For check deposits this...

37/3,K/16 (Item 3 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

03855598 **Supplier Number:** 48389453 (USE FORMAT 7 FOR FULLTEXT)

**UNISYS: Unisys VisualImpact/VisualArchive solution handles check processing at City National Bank**

M2 Presswire , p N/A  
March 31 , 1998

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 841

-  
...OSR5000 RAID system and an optical disk jukebox from DISC Incorporated, which will provide the **bank** with up to **two terabytes of storage** capacity -- equaling more than 107,695,000 **check images**, or over one year of the **bank's** item volume. Applications are processed on a Unisys symmetric multiprocessor (SMP) NT server with...

37/3,K/17 (Item 4 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

03780369 **Supplier Number:** 48185299 (USE FORMAT 7 FOR FULLTEXT)

**FISERV GROWS THROUGH ACQUISITION, SMART BUSINESS**

Item Processing Report , v 8 , n 25 , p N/A  
Dec 18 , 1997

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 1081

...us. That's how we came upon check.

Check outsourcing is appealing for a big **bank** for two reasons: there's some technology changes taking place - going into image processing, the **storage** of images and returning **images** rather than paper **checks** to customers. **Banks** don't want to make that capital expenditure. So it was a good time to...

37/3,K/19 (Item 6 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

03358981 **Supplier Number:** 46908932 (USE FORMAT 7 FOR FULLTEXT)

**GREENWAY MINES ACCOUNT DATA.**

Item Processing Report , v 7 , n 23 , p N/A

Nov 21 , 1996

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 205

**Supplier Number:** (USE FORMAT 7 FOR FULLTEXT)

**Text:**

...Bank recently completed a successful direct mail campaign to prospective clients by extracting from its **database check images** containing the **bank** routing **numbers** of its **two** competitors. The **bank** expects to do similar mailings again. (Tommy Green, Greenway Corp., 770/834-0090.)

37/3,K/20 (Item 7 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

03140868   **Supplier Number:** 46430337 (USE FORMAT 7 FOR FULLTEXT)

**Image transition**

Bank Technology News , p N/A

June 1 , 1996

**Language:** English   **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 405

**Supplier Number:** (USE FORMAT 7 FOR FULLTEXT)

**Text:**

...with an established check vendor like NCR is crucial to guaranteeing a position in the **banking** industry's transition to **check image** processing. **Storage Tek's** tape silos can be found in **many** of the country's largest **banks**. Scott Willis, senior industry consultant with StorageTek, estimates that 45 of the nation's top

...

37/3,K/21 (Item 8 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

02134710   **Supplier Number:** 43981791 (USE FORMAT 7 FOR FULLTEXT)

**BANKERS GET THEIR HANDS ON RETAILERS' BOUNCED CHECKS**

Item Processing Report , v 4 , n 14 , p N/A

July 21 , 1993

**Language:** English   **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 894

-

...owner is reported as deceased.

Giving Banks Access to Retailers' Bad-Check Lists

Recently the **two** services were linked, offering ChexSystems **banks** access to SCAN's **database** of bad **checks** written to retailers. The combined service is called ChexPlux.

Because SCAN is keyed to driver...

37/3,K/22 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

09719069 **Supplier Number:** 84869991 (USE FORMAT 7 FOR FULLTEXT)

**The Tech Scene: Embracing Outsourcing's Middle Ground.(Financial institutions avoid large outsourcing agreements)**

Costanzo, Chris

American Banker , p 1

April 17 , 2002

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1229

-

...services they use, as with electricity.

The newest concept is the utility model, in which **many banks** share and sometimes co-invest in an outsourced platform, he said.

Viewpointe Archive Services LLC -- the **check image storage** utility owned by **Bank** of America Corp., J.P. Morgan Chase & Co., and IBM -- is a prime example of...

37/3,K/24 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

16415450 **Supplier Number:** 109918557 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Federal legislation revolutionizes bank check-clearing.**

Long Island Business News , NA

Nov 7 , 2003

ISSN: 0894-4806

**Language:** English

**Record Type:** Fulltext

**Word Count:** 677 **Line Count:** 00056

...has updated its systems in preparation for sending electronic images instead of paper.

While **many banks** have been using

electronic **images** of **checks** for their own accounts and

storage purposes for several years, the new law gives an electronic version of a check the...

37/3,K/25 (Item 2 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

15567960    **Supplier Number:** 98538872 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**How Big of a Step Is the Viewpointe-SVPCo Deal?(Viewpointe Archive Services LLC plans to use the Small Value Payments Co. network)**

Wade, Will  
American Banker , 168 , 46 , 22  
March 10 , 2003  
ISSN: 0002-7561

**Language:** English

**Record Type:** Fulltext

**Word Count:** 996    **Line Count:** 00080

...Reserve Bank of Boston in charge of the FedImage program, says the service already allows **many** of the **bank's** roughly 1,000 affiliated **financial institutions** to send and retrieve **check images** through the FedLine **network**, but that most of them now use the capability only for viewing their own stored...



## **V. Additional Resources Searched**

[Insert]